Between Burden and Benefit: Migrant Remittances, Social Protection and Sustainable Development

SAMP MIGRATION POLICY SERIES 83

Between Burden and Benefit: Migrant Remittances, Social Protection and Sustainable Development

Sujata Ramachandran and Jonathan Crush

SAMP MIGRATION POLICY SERIES NO. 83

Series Editor: Prof. Jonathan Crush

Southern African Migration Programme (SAMP)
2021

AUTHORS

Sujata Ramachandran is an affiliated researcher with Wilfrid Laurier University in Ontario, Canada.

Jonathan Crush is Professor at the Balsillie School of International Affairs, Waterloo, Canada, and Extraordinary Professor at the University of the Western Cape, Cape Town, South Africa.

© Southern African Migration Programme (SAMP) 2021

Published by the Southern African Migration Programme, International Migration Research Centre, Balsillie School of International Affairs, Waterloo, Ontario, Canada
samponline.org

First published 2021

ISBN 978-1-920596-47-7

Cover photo by Ashraf Hendricks

Production by Bronwen Dachs Muller, Cape Town

CONTENTS PAGE

Executive Summary 1

Introduction 3

Tracking Remittances 6

Social Welfare and Social Protection 14

Linking Remittances and Social Protection 23

Remitters and Social Protection 31

Conclusion 33

References 35

Migration Policy Series 49

LIST OF TABLES

Table 1: Remittance Flows to LMIC Regions (USD billion) 7

Table 2: Major Remittance-Receiving Countries 8

Table 3: Recorded Remittance Flows to Southern African Countries, 2005–2019 9

Table 4: Recorded Remittance Flows from Southern African Countries, 2005-2019 10

Table 5: Main Motives for Sending Remittances by Remitters in Canada 11

Table 6: Use of Remittances in SADC Countries 12

Table 7: Social Protection Benefits by Geographical Region for the Poorest Quintile 18

Table 8: Coverage of Social Insurance and Social Assistance Programmes 19

Table 9: Total Public Social Protection Expenditure in Southern African Countries 21

Table 10: Social Programme Coverage by Total Population in Selected Southern African Countries 21

Table 11: Social Programme Coverage for Poorest Cohort in Selected Southern African Countries 22
Table 12: Social Protection Indicators and Key Remittance-Receiving Countries 27
Table 13: Remitters in Canada by Income and Sex, 2017 32

LIST OF FIGURES

Figure 1: Foreign Capital Flows to LMICS 7
Figure 2: Poorest Quintile to Total Coverage Ratio for Top Remittance-Receiving Countries 20
Figure 3: Public Spending on Health and Social Protection in Major Remittance-Receiving Countries 28

EXECUTIVE SUMMARY

The role of migrant remittances for poverty reduction, economic growth and sustainable development in sending countries has been the subject of detailed scrutiny by researchers, governments, financial and multilateral institutions for more than a decade. Remittances are increasingly promoted as tools to address the protracted challenges of underdevelopment, social disparities and social security deficits in the Global South. The expansion of remittances and minimizing of remitting costs have been identified as important to fulfil the Sustainable Development Goals (SDGs) of the United Nations' Agenda for 2030. Remittances have been characterized as vital resources that enable recipients and remitters to contribute to their social welfare and achieve "their own SDGs".

In this report, we review the evidence for the linkages between migrant remittances and the social welfare of receiving households, communities and countries, as well as remitters themselves. In LMICs, where public forms of social welfare measures have been weaker and national social security systems underdeveloped due to fiscal constraints and limited government revenues, monetary and non-monetary assistance by family and community members have long constituted an important form of non-state social welfare. Rooted in social relationships and networks of family, kinship connections and social community, individual remittances offer informal mechanisms of social protection. And, while these may positively affect the social welfare of recipients, as recent studies have convincingly demonstrated, they are not a replacement for public forms of social protection. The compensatory effects of remittances on human welfare are complements to and not substitutes for the established state responsibilities for effective social policies and social protection. These external flows are seen to stabilize national economies and contribute to economic growth. Nevertheless, they produce difficult burdens for marginal remitters, especially when social programmes are weak in sending areas. The weak inclusion of these remitters in the social protection programmes of migrant-receiving countries is another less-addressed dimension of remittances and social welfare.

The report also addresses claims that remittances have a negative or "crowding out" effect on social welfare, by lowering citizens' expectations for state-led social protection provisions. Migrant remittances and public social protection programmes are seen as competing processes, where the growth of remittances potentially depresses social protection

by reducing public demand and need for state-led programmes by improving the quality of life of recipients. The opposite scenario, in which expanded state-led social protection reduces the need for remittances is also theoretically possible although the evidence for this, like the depression hypothesis, is weak and circumstantial. Both hypotheses need closer examination and more local area research, including in Southern Africa where the relationship between remittances and social protection remains largely unexamined.

Drawing on data on public social protection and social protection floors extracted from the World Bank's ASPIRE database, ILO's Social Protection Data Dashboards, WHO Global Health Observatory and other sources, the report engages with these arguments. At the global scale, recent data on public social protection for the top remittance-receiving countries disproves a linear negative relationship. The expansion of these flows does not automatically result in declining investments in public spending and social programmes, with most governments committed to building their social protection floors, including basic coverage for various groups and health-care coverage, as part of the SDGs. We conclude that a broader set of factors (rather than remittances narrowly) affect the nature and scope of public social protection in the Global South, including in Southern Africa. With remittance flows offering the potential to expand the fiscal space for national governments, these barriers to building up public social protection need greater attention.

The COVID-19 pandemic has brought urgency to understanding the connections between remittances and social welfare as both are being severely impacted. The social protection of migrants and migrant-sending communities has become a pressing issue during the pandemic, which has magnified the multiple vulnerabilities of many migrant cohorts, aggravated by glaring shortcomings in social protection. The pandemic is projected to have a highly negative impact on remittance flows, with a predicted 15% decline in low and middle-income countries in 2020-2021. With this, as well as strong restrictions on migration flows and the economic hardships faced by remitters as a result of the crisis, more robust social protection floors are urgently needed. The UN Special Rapporteur on Extreme Poverty and Human Rights warns that the social safety nets put in place are short-term, with insufficient funding, and many people will inevitably fall between the cracks.

INTRODUCTION

Migrant remittances are increasingly seen as central to the development agenda of many migrant-origin countries in the Global South. They have been identified as important resources for economic growth, sustainable development, poverty reduction, and the livelihoods of communities and households in different regions of migrant origin (ADB, 2018; Connell and Brown, 2015; Kelegama, 2011; Khan and Merritt, 2020; Konte and Mbaye, 2020; Orozco and Ellis, 2014). While migration and development are not given much attention in the 2030 UN Agenda for Sustainable Development and the Sustainable Development Goals (SDGs), remittances are identified as a means to achieve SDG Goal 10 of Reducing Inequality Within and Among Countries (Crush, 2019; IFAD, 2019). IFAD also argues that remittances can contribute to reaching a number of the other SDGs. As the UN Secretary-General recently noted, even modest flows of remittances enable senders and receivers to contribute to "their own SDGs" through diminished poverty levels and deprivation, improved health and nutrition, housing and living standards, additional opportunities for education, expanded household assets, and by reducing economic uncertainties to safeguard a stable future (UN, 2020a). The Global Compact for Migration has also identified the "faster, safer and cheaper transfer of remittances" as one of its main goals (Objective 20) and contains a related commitment to augment the "transformative impact of remittances on the well-being of migrant workers and their families, as well as on sustainable development of countries" (UN, 2020a: 27).

In 2018, the UN General Assembly adopted a resolution designating 16 June as the annual International Day of Family Remittances to acknowledge the contributions of over 200 million migrants to improve the lives and economic prospects of their families by sending remittances (UN, 2018). The UN resolution references the transformative effects of remittances on the long-term development of migrant origin areas, including poverty reduction, access to basic services for marginal households, stimulating local investments for entrepreneurial growth, and financial inclusion, especially in neglected rural areas and crisis-affected regions (UN, 2018: 2). In the early months of the COVID-19 pandemic, the UN described remittances as the "lifeline in the developing world – especially now" and recommended that remitting costs be brought close to zero to boost the ability of recipients to weather this extraordinary period (UN, 2020b). In response to the global disruption of the lifeline of remittances, IFAD's Financing Facility for Remittances convened a Remittance

Community Task Force in mid-2020 with over 40 organizations representing international agencies, inter-governmental bodies, industry and private sector groups and diaspora networks (RCTF, 2020). The task force is part of a campaign entitled "Building Resilience in Times of Crisis" to tackle pandemic-related declines in remittance flows through action-oriented proposals to support remittance-dependent families, and develop their ability to manage and recover from the pandemic (Family Remittances, 2021).

There is now a large multi-disciplinary literature on migrant remitting behaviour and remittance impacts and even a dedicated remittances journal, *Remittances Review*. Much of this literature focuses on remitting in cash rather than kind. Crush and Caesar (2020) argue that insufficient attention has been paid to goods remitting primarily because these remittances tend to be socially motivated and serve social rather than narrow economic purposes. The pandemic-related surge in online ordering means that goods remitting now also encompasses deliveries paid for by migrants and delivered to their relatives in home countries. This observation about the neglect of goods remitting highlights the more general economistic nature of the remittances literature with its primary focus on economic outcomes of remittances at the regional, national and local levels, and stress on the incorporation of remittances into formal financial transfer and banking systems (Bahadir et al., 2018; Chitambara, 2019; Clemens and McKenzie, 2018; Fromentin, 2017; Habai et al., 2018; Sobiech, 2019; Vacaflores, 2018).

In Southern Africa, attempts to document remittance flows to, from and between the countries of the region have been hampered by the lack of reliable data and the "invisibility" of much informal remitting (FMT, 2012, 2020). Most of the research has focused on those who remit, on their profile and behaviour using local-area surveys (Hungwe, 2017; Makina, 2013; Moyo and Nicolau, 2016; Nzabamwita, 2018). Earlier SAMP studies based on nationally-representative surveys of migrant-sending households in six SADC countries demonstrated that remittances were largely spent on basic needs such as food, clothing, transport, shelter, medical expenses and school fees (Crush and Pendleton, 2009; Crush et al., 2010; Chikanda and Dodson, 2013). Various small-scale qualitative case studies have suggested that remittances also play an important social welfare role, particularly in crisis-ridden rural Zimbabwe (Dzingirai et al., 2014; Kangmennaang et al., 2018; Mavisa et al., 2019; Nyikahadzoi et al., 2019; Nzima et al., 2017). Other important findings include that the volume remitted by individual migrants tends to decline over time with length of absence, and that migrants are prepared to sacrifice their own standard of living and food security

to send more funds home (Crush and Tawodzera, 2017; Makina and Masenge, 2015). Ethnographic research has also provided insights into the operation of informal remittances channels, although quantifying these flows has proven problematic (Nzima, 2017; Thebe, 2015; Thebe and Mutyatyu, 2017). More recently, there have been some efforts to estimate the implications of remittances for national economic growth (FMT, 2017, 2020; Kitonyo et al., 2017; Mercandilli et al., 2017).

In an earlier survey of the economic and financial impacts of remittances, Hein de Haas (2007: 58) observed that "while often maintaining the social and economic reproduction of communities, remittances also tend to transform social structures and care arrangements." Recent studies have underscored his point that remittances do not simply function as economic resources, but also perform important social roles including fulfilling obligations of kinship and charity (Stevanovic, 2012). This suggests that remittances can be seen as a type of informal social protection; an argument gaining traction in settings where formal state-funded social protection systems are inadequate or non-existent (Brown et al., 2014; Carling, 2014; Quashie, 2019; Saksela-Bergholm, 2019). In theory, remittances should produce multiple beneficial outcomes and growing advantages for the social welfare and sustainable development of migrant-sending households, communities and countries. However, both Doyle (2015) and Mina (2019) have suggested that high levels of remitting may also result in reduced incentives and levels of state-funded social protection. Alternatively, there is a possibility that the expansion of formal social protection reduces the need and incentive to remit.

How robust are these arguments about remittances-driven development and its effects on state provisions for social welfare? Do individual and collective remittances weaken existing arrangements and, equally importantly, deflate the necessity for comprehensive social policies and protection floors in the Global South? Or are remittances depressed when social protection expands? These are important questions especially because both facilitated remitting and expansive social protection systems are central planks of the SDGs, with specified targets to strengthen and build up these systems (Hagen-Zanker et al., 2017; Ortiz et al., 2017). SDG Target 1.3, for example, proposes the implementation of context-sensitive social protection systems by state institutions, including social protection floors, together with widespread coverage of poor and vulnerable individuals and communities. The Global Compact for Migration emphasizes that "remittances constitute an important source of private capital and cannot be equated to other international financial

flows, such as foreign direct investment, official development assistance or other public sources of financing for development" (UN, 2020a). In other words, suggests the Compact, remittances are no substitute for social protection spending.

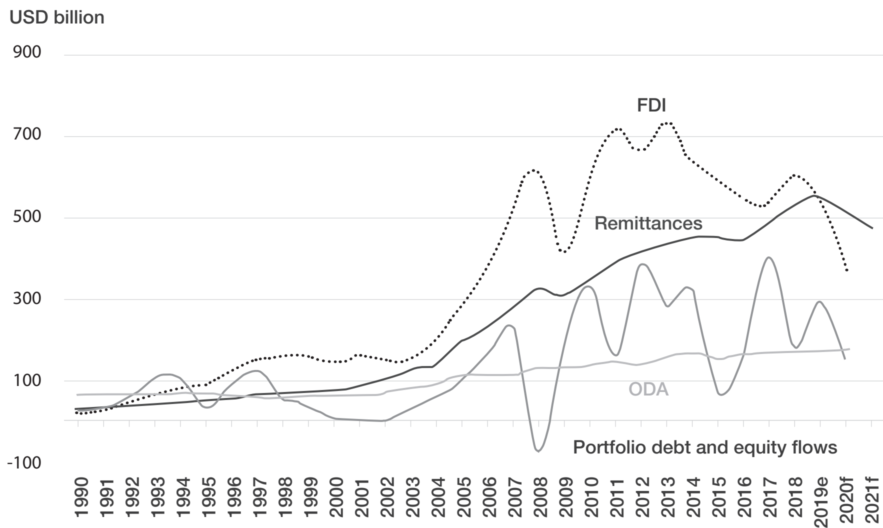
The latest assessments by the World Bank and International Labour Organization (ILO) confirm the highly uneven coverage of social protection across the globe (ILO, 2017; World Bank, 2018). For example, only 18% of the poorest cohort in low-income countries have access to social safety net measures (World Bank, 2018). Likewise, less than half of the poor in Low and Middle-Income Countries (LMICs) are enrolled in social insurance programmes. The ILO (2017) estimates that close to 4 billion people or 55% of the global population are not covered by any social protection programme. Some 45% are protected by at least one benefit and less than 30% have access to comprehensive social security systems with benefits from child and family-centred programmes to old-age pensions. In this report, we assess the nature of the linkages between remittances and social welfare. First, we review the burgeoning literature on migrant remittances and their economic and social impacts. Second, we discuss various types of formal and informal social protection. Third, we examine state-led provisions for social security in the Global South, including social protection floors, and provide an analysis of the manner in which remittances affect such measures.

TRACKING REMITTANCES

Remittances are estimated to have a direct impact on one billion senders and recipients every year (UN, 2018). Two-thirds of these resources are used to meet the essential needs of receivers, while the remaining fiscal resources of some USD100 billion are channelled towards savings and investments. Before COVID-19, it was projected that between 2015 and 2030, a total of USD6.5 trillion would be received as remittances by developing countries, half of which would be sent to the rural poor. Remittances are also an increasing and stable source of foreign capital, while the volume and share of other types of flows have fluctuated and even weakened in the last three decades (Figure 1). In 2017, recorded remittance flows to LMICs reached a record high of USD633 billion, with a projected pre-COVID increase to USD746 billion in 2019 (Table 1). All major regions show an increase in remittance receipts between 2010 and 2019 with the largest increases in South Asia and East Asia and the Pacific. Data on remittances exclude sizable flows through informal

channels. Freund and Spatafora (2005) argue that informal remittances equal 35-75% of official remittances to countries in the Global South, while the Global Migration Group (2017) suggests that informal flows may even equal formal remittances in volume. Country-level studies show that in some cases (such as Pakistan) informal remitting is on the decline, whereas in others (such as Thailand) it is increasing (Kubo, 2017; Mughal et al., 2021).

FIGURE 1: Foreign Capital Flows to LMICS



Source: Ratha et al. (2020: 8)

TABLE 1: Remittance Flows to LMIC Regions (USD billion)

	2010	2015	2016	2017	2018e	2019f
East Asia & Pacific	96	128	128	134	143	156
Europe & Central Asia	38	43	43	53	59	64
South Asia	82	118	110	117	131	142
Latin America & Caribbean	55	67	73	80	88	95
Middle East & North Africa	39	51	51	57	62	66
Sub-Saharan Africa	32	43	38	42	46	51
Total	470	596	589	633	689	746

Note: e Estimated, f Forecast
Source: World Bank (2019: 3)

At the country level, there is greater variability and fluctuation in remittance flows. Table 3, for example, shows remittance flows via formal channels to the top 10 recipient countries in 2019 defined in terms of total amount and share of GDP. The share of GDP is generally under 10% for the top 10 recipients by total amount but still varies considerably from 3% in India to 10% in the Philippines for example. The share of GDP for the other set of countries is over 20% for the top 10 and almost 40% in small-island countries such as Tonga and Haiti. The amounts do not qualify any of these countries for a place in the top 10 by volume of remittances. However, the significance of remittances to the national economy is much greater in these smaller, poorer island or landlocked states.

In fragile states, remittances are a major contributor to GDP: for example, 14% in Zimbabwe (Table 3) and as high as 34% in South Sudan (Table 2). Within the Southern African region, Zimbabwe is easily the largest recipient of recorded remittances (Table 3). Two countries experienced a massive jump in remittance inflows between 2005 and 2019: from USD23 million to USD217 million (Malawi) and USD59 to USD300 million (Mozambique) (Table 3). South Africa and Lesotho saw an initial increase and then decline from 2010 onwards, while Eswatini was the opposite with decline followed by increase. Both Angola and Botswana saw an overall decline over the period, in the latter case by over 50%. There is also a substantial additional transfer of cash and non-cash remittances through informal channels into and within this region, amplifying the significance of remittances to households and communities. An estimated 70% of all intra-regional remittance flows in Southern Africa occur through informal channels (Kettles, 2018). Table 4 shows that many countries in this region send as well as receive. For example, although the largest volume of remittances in 2019 was from South Africa (USD1,042 million), the country also received USD890 million in remittances that year.

TABLE 2: Major Remittance-Receiving Countries

	Amount USD million*	Share of GDP (%)*
Top 10 receiving countries by total amount		
India	83,131	2.8
China	68,398	0.5
Mexico	38,520	3.0
Philippines	35,167	9.9

Egypt	26,791	8.9
Nigeria	23,800	5.3
Pakistan	22,507	7.9
Bangladesh	18,348	5.8
Ukraine	15,814	10.5
Vietnam	17,000	6.5
Top receiving countries by GDP share		
Tonga	183	37.6
Haiti	3,274	37.1
South Sudan	1,267	34.4
Kyrgyzstan	2,410	29.2
Tajikistan	2,298	28.2
Nepal	8,128	27.3
Honduras	5,369	22.0
Lesotho	584	21.3
El Salvador	5,647	21.0
Lebanon	7,467	12.7

Source: Compiled from World Bank Inward Remittance Flows, April 2020

TABLE 3: Recorded Remittance Flows to Southern African Countries, 2005–2019

	Share of GDP (%) in 2019	Year (USD million)			
		2005	2010	2015	2019
Lesotho	21.3	599	610	371	495
Zimbabwe	13.5	-	1,413	2,047	1,730
Eswatini	2.7	95	55	96	119
Malawi	2.4	23	22	41	217
Mozambique	1.6	59	116	143	300
Zambia	0.5	53	44	47	98
Namibia	0.4	17	69	47	61
Botswana	0.3	118	22	30	50
South Africa	0.2	614	1,070	825	890
Angola	-	-	18	11	3

Source: World Bank, Inward Remittance Flows, April and October 2020

TABLE 4: Recorded Remittance Flows from Southern African Countries, 2005-2019

	Net remittances sent/received (USD million 2015)	Year (USD million)			
		2005	2010	2015	2019
Zimbabwe	+2,036	0	9	11	-
Lesotho	+371	0	0	0	-
Eswatini	+77	8	12	19	27
Malawi	+21	7	15	20	29
Namibia	-24	18	82	71	96
Zambia	-25	94	68	72	104
Mozambique	-48	24	54	191	202
Botswana	-65	107	100	95	69
South Africa	-155	1,042	1,353	980	1,052
Angola	-1,242	215	714	1,253	549
Source: World Bank, Outward Remittance Flows, October 2020					

Some have argued that remittances exacerbate inequality, reproduce uneven development, and produce unsustainable social development outcomes (Withers, 2019). However, the general consensus is that remittances have positive economic and impacts on social welfare at the sub-national and local level. Certainly, the millions who remit do so in anticipation that remittances will not be wasted on conspicuous consumption (a hope not always realized), but on basic welfare needs and human capital development. Khan and Merritt (2020) explore the complex motivational calculus of remitters in terms of solidarity, community building and network formation. Data from the latest study on remittances from Canada shows that a portion of remittances (35%) was given to recipients to utilize as they wished. Yet, the largest share was remitted to satisfy the subsistence and essential needs of recipients, including for food, clothing, shelter, education and health care (Table 5). Well over half of the remitters (60%) said that the remittances were sent to cover the living expenses of their family members and other relatives. For nearly half of the remitters (43%), remittances were to cover health-care costs and for nearly a quarter of remitters, they were for education-related expenses.

TABLE 5: Main Motives for Sending Remittances by Remitters in Canada

	(%)
Meet living expenses	59
Meet medical costs	43
Give as gift	35
Meet education-related expenses	22
Meet other major expenses	12
Address other (non-medical) emergencies	6
Pay for entertainment or leisure activities	5
Source: Dimbuene and Turcotte (2019)	

SAMP data shows that the motivations for remitting by Southern African migrants living in Canada are broadly similar to the general pattern (Crush et al., 2013). Remitting is primarily for social-welfare-related expenses rather than productive economic purposes (Table 6). Food purchase was the most important intended use of remittances (62% of respondents) followed by health, education, clothing and other household expenses. Only 10% remitted to start or invest in a business. An earlier survey of spending of remittances by recipient households in five Southern African countries showed that "survival" expenditure on food was even higher (at 82%), followed by education, clothing and health care (Crush and Pendleton, 2009).

The positive social welfare impacts of remitting on child poverty, housing, health and education outcomes have been confirmed in a wide variety of contexts (Adams and Cuecuecha, 2010; Cuong and Linh, 2018; De and Ratha, 2012; Fonta et al., 2015; Kan, 2020; Mahapatro et al., 2017; Sikder at al., 2017; Song and Liang, 2018). Remittances provide cushioning from economic shocks and offer consumption smoothing functions for resource-poor households. A study in Jamaica showed remittances offer protection against health shocks, such as accidents and illness, especially when recipients lack private health insurance (Buermann et al., 2016). Mexican households that experienced downslides in remittance receipts after the 2008-2009 US recession witnessed adverse effects on school attendance and child labour (Alcaraz et al., 2012). Recent case study evidence suggests that remittances have a direct beneficial effect on household food and nutrition security (Choitani, 2017; Chikanda et al., 2020; Crush and Caesar, 2017; Dodd et al., 2020; Ebadi

et al., 2018; Frayne, 2010; Hassanah et al., 2017; Nguyen and Winters, 2011; Regmi and Paudel, 2017; Romano and Traverso, 2020). A larger study of nearly 50,000 households in 32 Sub-Saharan African countries found that regular receipt of international remittances is positively associated with improved food security (Sulemana et al., 2019).

TABLE 6: Use of Remittances in SADC Countries

	Remittances sent to SADC from Canada (% of respondents)	Remittances received by households in SADC (% of households)
Buy food	61.5	81.9
Medical expenses	59.4	30.2
Education/school fees	58.2	52.3
Other household expenses	44.1	n/a
Buy clothes	34.6	52.2
Special events (weddings, funerals)	33.4	10.8
Transportation	32.5	36.6
Build or renovate residence	21.3	11.1
Buy agricultural inputs/equipment	11.6	20.0
Start/run a business	10.2	1.1
Buy property	6.3	n/a
Savings	5.3	12.5
Buy livestock	4.6	4.6

Note: Multiple-response question
Source: Crush et al (2013: 50), Crush and Pendleton (2009: 74-75)

Le Dé et al. (2015) make the important point that households and communities excluded from the remittance economy experience heightened levels of post-disaster vulnerability. Since not all individuals have equal opportunities and readily available means and channels to migrate, especially to countries where average wages are higher, remittances can end up directly benefitting only those households whose members are in other countries. A study on Bangladesh showed that the majority of households (78%) do not receive remittances, and only 12% and 9% respectively collected internal and international remittances (Chowdhury, 2015). Even with the broadening of migration flows, not all marginal households

have relatives and friends sending them remittances. In Pakistan, districts with the highest levels of out-migration to Gulf countries and remittance inflows have witnessed the most significant improvements in socio-economic indicators (Arif et al., 2020). In contrast, Moniruzzaman and Walton-Roberts (2018) show that Bangladeshi households deplete significant resources to access migration opportunities and that "debt is a critical component" of the migration system to the Gulf. Also, not all migrants are remittance-creators, even when their sending households are impoverished and there is constant, acute need to assist relatives. This may be especially the case for those in vulnerable categories, such as irregular migrants, whose lives are precarious in the receiving countries and whose incomes are generally low and erratic. In a recent SAMP study of migrant entrepreneurs in Johannesburg's informal economy, nearly one-third (31%) had not remitted at all, despite a majority of respondents (81%) noting that remittances were a main reason for migration to South Africa (Peberdy, 2016).

Remittances are easily the most important source of external finance for countries categorized as fragile in terms of their economic and other indicators (OECD, 2015). In the case of fragile states, these counter-cyclical flows often remain stable and even increase when sending countries experience economic downturns and other crises, thus providing some degree of protection against economic shocks. Remittances have acted as an especially important lifeline during global or national crises, such as the 2008 financial crisis, remaining relatively resilient when foreign aid to the poorest countries and other flows contracted significantly (Sirkeci et al., 2012). Remittances function as "shock-absorbers" during sudden-onset natural disasters, with migrants sending higher amounts to their relatives to offset the consequences of emergency circumstances (Arouri et al., 2015; Bettin and Zazzaro, 2018; Bragg et al., 2018). In countries experiencing grave humanitarian crises, remittances can help to mitigate the multiple social and economic hardships endured by affected residents. SAMP's Migration and Remittances Study (MARS) in Zimbabwe showed that without remittances, the effects of the crisis would have been extremely severe for the migrants' communities of origin. Cash and non-cash remittances, including food and other products, helped to meet the essential needs of Zimbabweans who were faced with a collapsing economy, staggering inflation, massive contraction of livelihood opportunities and non-payment of salaries.

SOCIAL WELFARE AND SOCIAL PROTECTION

Midgley and Livermore (2009, p. xii) define social welfare as "the condition or state of wellbeing that exists when human needs are met, problems are managed, and opportunities are maximized" (see also Midgley (2007, 2017)). The reverse condition of "social illfare" is prevalent when these needs are neglected and opportunities for improving social conditions are scarce for the marginalized. Positive conditions for social welfare are distributed more widely across populations and different social groups in settings where people have a wide range of opportunities available. Social protection refers to the more specific mobilization of resources and strategies to manage social risks, including lack of economic resources and social obligations of care, all of which can affect personal circumstances and general wellbeing (Bilecen et al., 2019). Social welfare and social protection are also about processes and activities that expand individual freedoms and transform basic capacities into enhanced capabilities (UNDP, 2019).

Multiple public and private actors and stakeholders are involved in social welfare and social protection-related activities (Greve, 2013, 2019; ILO, 2019b) and include:

- At the individual level, adults usually assume responsibility for the wellbeing of their dependants within families, including children, ageing relatives, and those with disabilities (DiNitto, 2009). Shaped by broader social relationships of reciprocity, obligation and patronage, social welfare-related activities by private individuals can extend beyond the immediate family to a broader set of relatives, friends and other members of their social community (Maclean, 2014; Devereux and Sabates-Wheeler, 2004).
- Many employers in the formal economy can support social welfare by providing pension contributions, health, maternity, disability and other similar mandatory and non-mandatory benefits for their employees (Adema and Whiteford, 2010). However, large sections of productive populations, including migrants, in non-standard forms of employment relationships (such as in agriculture, the informal and gig economies) are excluded from contributory social security schemes.
- Civil society organizations can play a key role in addressing gaps in the social measures of state institutions and contribute positively in various ways to social welfare (Cammett and MacLean, 2014).

- State institutions are key stakeholders and facilitators of social welfare through social protection programming (Barrientos, 2016). As Barrientios (2009: 4) notes, "national governments can support social protection through macroeconomic policy, public expenditure, tax policy and regulation." For instance, certain social welfare measures provided by private employers are mandated through social policies instituted by governments (Adema and Whiteford, 2010).
- In areas where state-led provisions are limited and less developed, non-state forms of social protection can assume an extensive role in the social welfare of communities (Cammett and MacLean, 2014). Gough (2013, 2014) has introduced the concepts of "informal security regimes" and "insecurity regimes" to disaggregate the social protection systems of many countries where a large number of social and institutional actors (outside the state) interact in various ways to organize social security.

Because of the importance of the informal sector as a source of employment and livelihoods in the Global South, attention has turned to whether and how best informal workers can benefit from participation in non-contributory social protection programmes (ILO, 2019a). Some attention has also been paid to whether local mutual support systems, networks, and institutions can act as viable stand-ins for absent or ineffective formal systems of social protection in the Global South. As Devereux and Getu (2013: 7) note, informal and semi-formal social protection mechanisms are "undervalued or even neglected in the contemporary discourse of social protection policy-making and programming." The complex institutional forms of informal social protection, many of which long pre-date the emergence of national social protection programmes, are attracting increasing research attention (Dafuleya, 2018; Muiruri, 2013; Oware, 2020; Stavropoulou et al., 2017; Tandrayen-Ragoobur and Kasseeah, 2018). However, the ILO (2017) global report on social protection focuses exclusively on state protection programmes and ignores informal social protection. Verpoortean and Verschraegen (2010) argue that it is important to see formal social protection systems and informal social protection mechanisms, networks and institutions as inter-linked. This duality is challenged by Bilecen and Barglowski (2015: 203) who argue that they are not separate entities that interact but should rather be conceptualized as complex assemblages, which "goes beyond a static understanding of social protection because social actors constantly negotiate the use of informal welfare schemes with formal ones."

The concept of social welfare has more commonly been linked with the activities and responsibilities of the welfare state (Hill, 2013). Social welfare programmes are government measures to reduce the serious consequences of economic insecurities on citizens. The types and range of such measures vary widely across countries and may include social assistance through benefits for various vulnerable groups, such as the unemployed, older people, women with dependent minors, and people with health issues and disabilities, among others (Bahle et al., 2010). Comprising a part of the broader social protection systems, social safety nets are non-contributory programmes offering assistance to poor and vulnerable people and households. Conditional and unconditional cash transfers, social pensions, food and in-kind transfers, school feeding programmes, public works programmes, fee waivers and targeted subsidies are all important social safety net measures.

State-sponsored social protection policies and programmes are important instruments of social welfare and redistribution in national and local settings (Barientos, 2013). A newer related idea is that of Social Protection Floors (SPFs) (Birbaum et al., 2016, 2017; ILO, 2016). SPFs are intended to be a well-defined set of basic and guaranteed social security measures by state institutions to address existing poverty, vulnerability, and social exclusion in national settings (Dijkhoff, 2019). According to the ILO (2016a, 2016b, 2016c, 2017), national social protection floors should at a minimum include: (a) basic income guarantees for persons of working age who are not able to earn adequate wages, especially during special and/or emergency circumstances of ill-health, unemployment and underemployment, maternity and disability; (b) basic income guarantees for older people, such as pensions; (c) basic income guarantees for children along with nutrition, education, care and other programmes; and (d) health care, including maternity care.

Social protection programmes in the Global South are primarily designed to reduce the dire effects of poverty and relative deprivation on affected individuals and households (Mahon, 2018). In addition, these measures assist vulnerable individuals and households to build resilience and respond effectively to the various shocks experienced across the lifecycle, ranging from personal crises such as illness to broader economic crises affecting countries, regions or on the global scale. SPFs, for example, promote universal access to basic social protection to enable vulnerable individuals and households to mitigate life risks, such as health and economic crises (Deacon, 2013). However, as Hennebry (2014) points out, they often fail to address the specific protection needs and circumstances of migrant workers.

According to the latest UNDP (2019) report, some 600 million people live in extreme poverty in developing countries, with more than half in Sub-Saharan Africa. The number in extreme poverty rises significantly to 1.3 billion when assessed using the Multidimensional Poverty Index (MPI) (UNDP and OPHI, 2020). Poorer households face resource deficits and hold lower productive assets such as land and financial capital, all of which contribute to weaker entry to other avenues for social mobility. Personal and broader crisis circumstances, such as health issues, political conflicts and natural disasters, can expose marginal households and their members to added risks and place them in an enduring poverty trap. A recent study notes that while global poverty rates have diminished overall in recent years, both chronic and transient forms of poverty persist in African countries, with the movement of households into and out of poverty with income fluctuations, shifting financial needs, and personal shocks or crises (AFD and World Bank, 2018).

There is considerable inter-regional and inter-country variation in social protection coverage across the Global South (Gough, 2014). Tables 7 and 8 derived from the World Bank's Atlas of Social Protection Indicators of Resilience and Equity (ASPIRE database) provide a typology of the main forms of social protection and a measure of country and regional coverage for the poorest segment of a country's population. This database relies on national household surveys and administrative data on beneficiaries in social welfare programmes. Due to data limitations, current coverage in these programmes may be higher than the figures listed in the ASPIRE database (AFD and World Bank, 2018; OECD, 2019). At the regional scale, Sub-Saharan Africa, the Middle East and North Africa have the lowest levels of social programming in all major categories (Table 7). By contrast, Asia and the Pacific, South Asia, and Latin America and the Caribbean have the broadest range of programmes, as well as the best coverage. In virtually every region and social programme type, however, coverage is confined to a minority of the population. Table 8 identifies those countries with strong as well as weak coverage for both the poorest cohort and the total population. Again, there is enormous variation. Malaysia and Mongolia, for example, have nearly complete coverage in terms of cash transfers while the corresponding figure is extremely low in Haiti. In Bangladesh, less than 1% of the poorest cohort and general population have access to contributory pensions.

A common measure for evaluating the salience of public social protection is the share of GDP invested by national governments in social programmes. While this disbursement is more or less dependent on the general state of a country's economic development, and

may oscillate with its short-term and long-term economic performance, elevated segments of the GDP allotted for social protection implies that they are top priority concerns for state institutions and these governments hold the fiscal resources for generous investment in such programmes. In the high-income countries in the Global North, this form of spending generally exceeds 15% of the national GDP. It ranges on the lower end from 16% and 18% in the Netherlands and Canada respectively to 26% in Germany and 31% in France on the higher end (OECD, 2021).

Poverty reduction and easing of insecurities of households and social groups have been consistently highlighted as the main objectives of state-led social protection. While their quality is a separate matter, the extent to which such programmes target these groups provides some confirmation of state commitment to addressing their particular needs. To assess the pro-poor quality of social programmes, Figure 2 shows the coverage ratio between the poorest quintile and total coverage for the major remittance-receiving countries (Figure 2). Higher coverage ratio and coverage ratio above 1 implies that there is a particular emphasis on the social protection of the poorest cohorts in the state-led efforts. With the exception of Nigeria and Lebanon with coverage ratios under 1, state-led social protection measures have centred on the poorest cohorts in most countries. There is a strong emphasis on this cohort in the social protection measures in Vietnam (1.56), Philippines (1.55) and Honduras (1.44). Data is not available for South Sudan and Togo reported 0% coverage for the poorest quintile.

TABLE 7: Social Protection Benefits by Geographical Region for the Poorest Quintile*

Region	Type of Social Programme (%)						
	All types	Cash transfer	Conditional cash transfer	Social pensions	Public works	Fee waivers	Other social assistance
Asia and Pacific	26.5	30.8	56.3	1.2	0	32.3	33.2
Latin America and Caribbean	26.0	18.5	40.1	9.3	-	44.5	5.6
Middle East and North Africa	6.3	6.9	-	-	-	-	1.0
South Asia	23.0	5.0	28.0	16.9	28.6	-	15.2
Sub-Saharan Africa	6.0	8.7	-	3.5	3.5	-	8.2

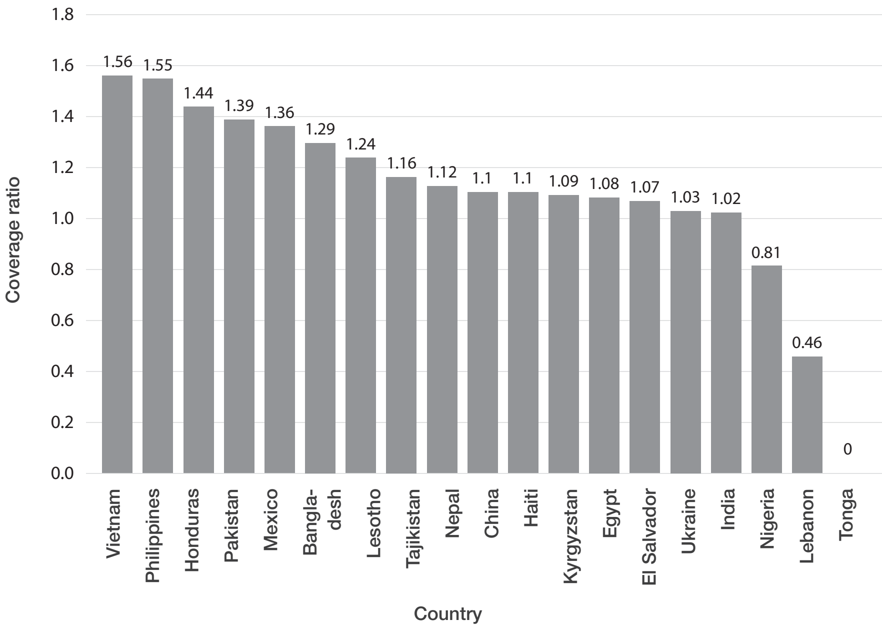
*Based on countries' most recent value between 2008 and 2018. "Poorest quintile" refers to the bottom 20% or lowest fifth of the population, by income or consumption levels.
Source: World Bank, Atlas of Social Protection Indicators of Resilience and Equity (ASPIRE) database, 2020

TABLE 8: Coverage of Social Insurance and Social Assistance Programmes

Type of benefit	Strong coverage	Weak coverage
Social insurance programme		
Contributory pensions	Georgia (2016): 61% poorest cohort and total population	Afghanistan (2007): 0.16% poorest cohort; Bangladesh (2017): 0.4% poorest cohort and 0.9% total population
Social assistance measures		
Cash transfers	Malaysia (2016): 94% poorest cohort and 67% total population; Mongolia (2016): 97% poorest cohort and 85% total population	Haiti (2012): 0.3%
Conditional cash transfers	Uruguay (2017): 73% poorest cohort and 58% total population; Bolivia (2017): 72% poorest cohort	Morocco (2009): 0.56% poorest cohort; Pakistan (2009): 0.2% total population
Non-contributory social pensions	Thailand (2009): 61% poorest cohort; Eswatini (2016): 49.2% poorest cohort; Georgia (2011): 62.10% poorest cohort and 56.4% total population	Cameroon (2007): 0.07% poorest cohort and 1.16% total population; Guatemala (2014): 0.66% poorest cohort and 1.66% total population
Food and in-kind transfers	India (2011): 94.19% poorest cohort and 91.77% total population; Paraguay (2012): 89.85% poorest cohort; Chile (2017): 84.83% poorest cohort and 59.17% total population Rwanda (2013): 1.45% poorest cohort and 0.86% total population; South Sudan (2009): 2.86% poorest cohort and 5.15% total population	
School feeding	Eswatini (2017): 75.88% poorest cohort; Costa Rica (2017): 72.36% poorest cohort; El Salvador (2017): 72.93% poorest cohort; Paraguay (2012): 80.79% poorest cohort; Nigeria (2015): 3.02% poorest cohort and 2.59% total population; Liberia (2014): 3.67% poorest cohort and 5.27% total population; Tanzania (2014): 2.43% poorest cohort and 4.78% total population	
Public works and food for work	India (2011): 28.62% poorest cohort; Zimbabwe (2019): 24.49% poorest cohort; Liberia (2016): 1.83% poorest cohort and 0.75% total population	
Fee waivers	El Salvador (2015): 69.25% poorest cohort and 75% total population	Uruguay (2016): 0.16% poorest cohort and 0.3 total population

Source: Compiled from the World Bank ASPIRE database, 2020

FIGURE 2: Poorest Quintile to Total Coverage Ratio for Top Remittance-Receiving Countries



Source: Calculated using World Bank ASPIRE (2020)

In Southern Africa, Tables 9-11 show government spending on social protection between 1995 and 2015. Data is unavailable for certain years for some countries and, in some cases, the latest figures are absent. Public spending on social programmes rose in most of the countries in this region. South Africa and Zambia witnessed a consistent growth in their allocation. Public social spending grew from 3.9% of GDP in 1995 to 6.7% in 2015 in Namibia. Similarly, South African expenditure increased from 6.8% to 10.1% of GDP over the same period. In three countries, Angola, Lesotho and South Africa, public spending reached close to 10% and occasionally exceeded it. In some cases, Lesotho being the best example, this growth has been impressive, reaching 16% in 2011. In some national settings, extant social programmes have been implemented through partial or complete dependence on donor funding and development partners. Malawi's social safety net programmes are entirely funded by ODA, for example, while programmes in Mozambique (under 10%) and Zimbabwe (over 60%) have received some support (AFD and World Bank, 2018; World Bank, 2018). As Tables 10 and 11 show, however, there is considerable variation in social programme coverage and highly unequal access in many countries,

even for the poorest cohort. The ILO Social Protection Index for 34 African countries rates South Africa first (at 0.80) and Botswana third (at 0.69). Lesotho is sixth (0.53), Malawi is 18th (0.23) and Mozambique is 25th (0.17) (Bhorat et al., 2017). Middle-income countries such as Botswana and South Africa clearly have higher state revenues to provide social assistance programmes in comparison with the low-income countries of Lesotho, Malawi and Mozambique.

TABLE 9: Total Public Social Protection Expenditure in Southern African Countries

Country	Year (% of GDP)					
	1995	2000	2005	2010	2015	Latest available data
Angola	-	3.1	6.6	9.4	6.10	6.10 (2015)
Botswana	2.5	4.4	7.7	6.6	-	6.6 (2010)
Eswatini	2.9	3.1	-	5.5	-	4.4 (2012)
Lesotho	-	-	9.1	16.3	-	16.3 (2011)
Malawi	-	-	-	-	1.0	1.0 (2015)
Mozambique	3.5	4.5	4.7	5.3	4.5	4.5 (2015)
Namibia	3.9	6.0	5.5	6.1	6.7	6.7 (2015)
South Africa	6.8	6.7	8.6	9.8	10.1	10.1 (2015)
Zambia	2.5	3.9	5.4	5.5	-	5.5 (2011)
Zimbabwe	3.5	5.6	3.9	5.6	-	5.6 (2011)

Source: Compiled from ILO (2017)

TABLE 10: Social Programme Coverage by Total Population in Selected Southern African Countries

	Botswana	South Africa	Lesotho	Malawi	Mozambique	Zimbabwe
Contributory pension	3.76 (2015)	3.35 (2014)	1.16 (2017)	0.56 (2016)	3.80 (2014)	3.30 (2019)
Non-contributory social pension	19.99 (2015)	30.24 (2014)	15.72 (2017)	n.a.	n.a.	n.a.
Cash transfers	21.40 (2009)	52.53 (2014)	9.14 (2017)	2.11 (2016)	1.58 (2014)	0.44 (2017)

Conditional cash transfers	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Food and in-kind transfers	12.21 (2015)	n.a.	6.60 (2017)	23.23 (2016)	n.a.	10.31 (2019)
School feeding	29.54 (2015)	n.a.	59.84 (2017)	13.80 (2016)	n.a.	n.a.
Fee waivers	n.a.	49.79 (2014)	n.a.	n.a.	n.a.	18.25 (2011)
Public works and food for work	11.97 (2015)	n.a.	13.53 (2017)	9.03 (2016)	n.a.	10.26 (2019)

n.a. – data not available
Source: Compiled from World Bank ASPIRE database, 2020

TABLE 11: Social Programme Coverage for Poorest Cohort in Selected Southern African Countries

	Botswana	South Africa	Lesotho	Malawi	Mozambique	Zimbabwe
Contributory pension	2.01 (2015)	0.90 (2014)	0.25 (2017)	0.17 (2016)	1.13 (2014)	0.4 (2019)
Non-contributory social pension	29.06 (2015)	42.23 (2014)	20.37 (2017)	-	-	-
Cash transfers	32.54 (2009)	82.88 (2014)	14.92 (2017)	3.22 (2016)	1.56 (2014)	0.42 (2017)
Conditional cash transfers	-	-	-	-	-	-
Food and in-kind transfers	13.65 (2015)	-	11.35 (2017)	28.31 (2016)	-	19.70 (2019)
School feeding	31.94 (2015)	- 79.24 (2017)	19.09 (2016)	-	-	
Fee waivers	-	56.06 (2014)	-	-	-	23.14 (2011)
Public works and food for work	21.45 (2015)	-	19.13 (2017)	9.78 (2016)	-	24.49 (2019)

Source: Compiled from World Bank ASPIRE database, 2020

LINKING REMITTANCES AND SOCIAL PROTECTION

The well-documented increase in remittances in LMICs in the last decade has coincided with growing interest by states in social protection and the development of national social protection plans. However, to establish a causal connection between these two positive developments is a challenge. One argument is that the two developments are largely unrelated because remittances do not reach the poorest, non-migrant households most in need of state social protection. Another, contrasting, position is that despite the growing interest by states in social protection, there are massive shortfalls in implementation and this partly accounts for the consistent increase in remitting. A third possibility is that, as social protection programmes expand and have greater impact in migrant-sending areas, this could have the reverse effect of depressing remittances flows as households rely more on regular transfers from the state and less on unpredictable private remittance flows. These possible connections require more detailed analysis and testing with actual data.

The social welfare benefits of remittances are unquestionable, although how they relate to formal systems of social protection is under-explored. To the extent that a government fiscus benefits directly or indirectly from the inflow of remittances, there is increased potential and resources for expenditure on social protection programmes. However, there is certainly no guarantee, imperative, or even incentive for states to spend increased revenues on such programmes. Another, more direct, connection is through the principle of complementarity in which states "match" remittances through social expenditures. The best-known example is the Mexican 3 x 1 Program, in which public goods are co-produced by matching contributions from central and local government and migrant remitters (Aparicio and Meseguer, 2012; Duquette-Rury, 2014; Waddell, 2015). Between 2003 and 2019, over 29,000 community projects were funded under this programme, including water, electricity, sewerage systems, clinics, schools and scholarships (Zamora and Olvera, 2020).

Ambrosius (2019) suggests that areas in Mexico receiving large amounts of individual and collective remittances overall are given reduced public financing for development. García (2018), on the other hand, argues that individual remittance recipients in Mexico reap dual benefits, receiving remittances from relatives in the US supplemented with cash transfers by the Mexican government. Meseguer et al. (2016) test the hypothesis that the receipt of remittances may induce a process of political disengagement from the state and

lower expectations concerning its role as a welfare provider. They find, on the contrary, that migrant-sending households tend to be more likely to think that the state should be involved in securing the well-being of the population. Some argue that the Mexican 3 x 1 Program disproportionately benefits communities with high levels of out-migration and remittance inflow as these are precisely the communities that receive matching social development funds from government (Simpser et al., 2016). However, beneficiary communities have recently become increasingly vulnerable to extortion, crime and vigilantism (Danielson, 2018; Garcia, 2020; Pérez-Armendáriz and Duquette-Rury, 2019).

Some suggest that the growth of remittances has had the opposite effect, depressing social protection in migrant origin countries across the Global South. By shielding vulnerable households from economic shocks, it is argued, they weaken government incentives for policy reform for social welfare. By plugging gaps in the social insurance systems of countries of migrant origin, these resources act as "transnational safety nets" in the era of neoliberal globalization (Germano, 2018). Remittances are also said to reduce pressures for state intervention since remittance-receiving households are better insulated against personal and broader economic crises and less dependent on the social welfare provisions of state institutions. At the macro-level, a study of 18 Latin American countries concluded that remittances result in depressed levels of social welfare transfers (Doyle, 2015). By improving the economic security of recipients and reducing absolute poverty, remittances have a "crowding out" or substitution effect on social protection measures and lead to the deterioration of these initiatives by state institutions (Anh La and Xu, 2017). This monetary contribution dampens public demand for government taxation and social insurance over a longer period.

If the argument that remittances have a crowding out effect on state-led social protection is valid, then countries with the highest remittance flows by volume and share of GDP should exhibit weaker levels and trends of public social protection and declining investments over time in direct response to increasing flows. Unfortunately, there is limited longitudinal data to determine whether an increase in remittances leads to a decline in social protection spending (or vice-versa). In their quantitative assessment of the linkages between GDP and social protection, Bhorat et al. (2017) calculate that a 1% increase in GDP annually results in a 0.2% growth in state-led social spending in the countries of many regions with the exception of Sub-Saharan Africa. In other words, a rise in the GDP of countries will generally end up in increases in their public social spending; likely the

result of strengthening of the fiscal space of national governments. On the downside, social protection spending has expanded at a slower pace than economic growth. The reasons for weaker investment in social spending in Sub-Saharan Africa, even with economic growth, needs further examination.

For many countries in the Global South, fiscal constraints and financing for social protection programmes have been the main barriers to offering and building up state-led social welfare (Duran-Valverde et al., 2019). Since remittances generally contribute to increased consumption, taxes levied on domestic and imported goods expand the fiscal space in receiving areas by improving the taxation base and concomitantly government revenues (Gnangnon, 2020; Abdih et al., 2012; Abdih et al., 2009). Many remittance-earning countries accumulate foreign exchange reserves greater than is needed for balance of payments purposes and some of these resources could be channelled for socio-economic development. A new ILO study points out that many of the top remittance-earning countries—Bangladesh, Haiti, India, Lebanon, Lesotho, Nepal, Pakistan and Philippines—have excess sovereign wealth funds and foreign exchange reserves maintained as precautionary resources to address fiscal shocks and other emergency or extraordinary circumstances (Ortiz et al., 2019). In this respect, migrant remittances could offer a direct beneficial effect on state-led social protection by expanding financing available for social programmes.

Maximizing remittance flows through formal channels and lowering related costs may release additional resources to be diverted for social protection. Taxation on remittances in the receiving and sending countries has been offered as a solution to raising funding for social protection provisions in the LMICs (Ortiz et al., 2015). However, this proposal is unpopular as it is seen to weaken formal remittance flows and also undermines the global commitment in the UN 2030 Agenda to minimize remittance fees (Barry and Overland, 2010; Ratha et al., 2017). Countries including India already impose some form of indirect taxation on remittances, such as a minor service tax on the commissions of the money-transfer operators (Ratha et al., 2017). Others contend that while remittances contribute to economic growth and reduce poverty in receiving countries, they should not fund public welfare measures (Manuel et al., 2018).

Some low-income countries that have experienced modest economic growth have been able to expand their social protection programmes by lowering public spending on other categories, like military spending, and effectively managing their external debt payment. Lesotho is a prominent example of a country increasing its investments in social

protection programmes. Its revenues are greatly dependent on remittances and customs tariffs and, according to the ILO World Social Protection Data Dashboards (2021), the country disbursed 5.5% of its GDP in 2019 and 2017 on social assistance and health care respectively. This share is higher than the corresponding figures for Ukraine (5.28%) and Egypt (3.51%) and also higher than the economically-robust countries of China (1.24%) and India (1.50%). On the other hand, this has not been the case in Nigeria, where social protection has remained high on the national and regional agenda for well over a decade. There are persistent gaps in its state-led programmes, exacerbated by poor implementation (Hagen-Zanker and Holmes, 2012; Holmes et al., 2012). Likewise, even as India introduced new social assistance programmes, it has not established a comprehensive social welfare system or made significant improvements to public goods, such as education, clean drinking water and sanitation, commensurate with its escalating GDP (ILO, 2017; Kapur and Nangia, 2015).

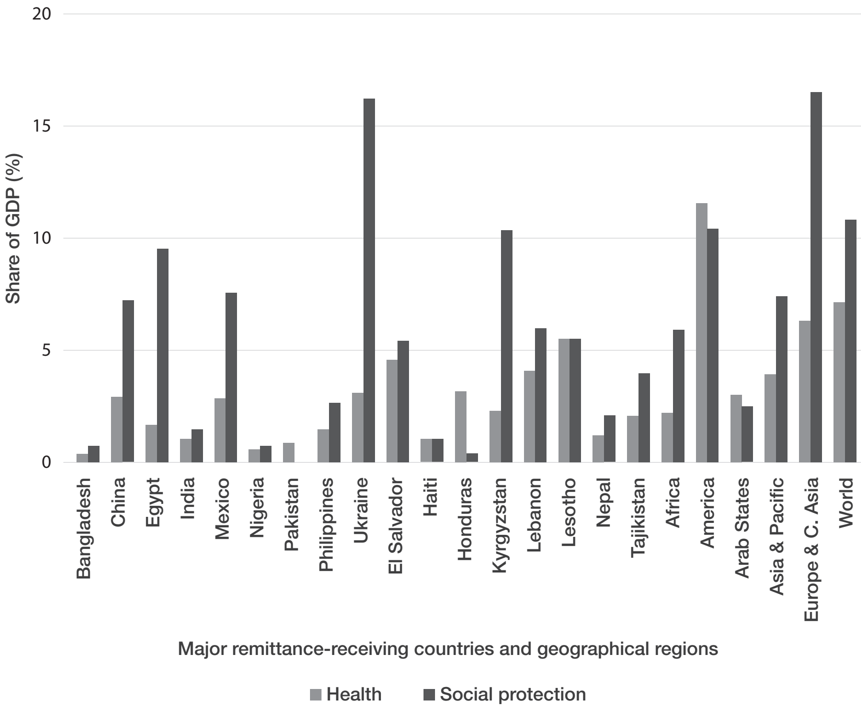
Table 12 lists a variety of cross-sectional social protection indicators for two sets of countries: the largest remittance recipients by volume and by contribution to GDP. The WHO's Universal Health Care (UHC) Service Coverage Index (SCI) provides a standard measure of the extent of essential health services in individual countries and increased in 17 of the 20 countries between 2015 and 2017. Other common measures include (a) effective coverage, which refers to the percentage share of a country's population covered by at least one social protection benefit; (b) public spending on social assistance programmes (excluding health care) as a percentage of GDP; and (c) the Social Protection Floor Index (SPFI). On all of these measures there is considerable variation from country to country and no consistent relationship between the volume and GDP share of remittances or any of these indices. In other words, there is no evidence of a direct and consistent connection between the volume of remittances and the social protection indices. This is confirmed by the lack of consistency in health and social protection spending among these countries (Figure 3). It is clear, though, that low-income countries on the list score worse on these indices than middle-income countries, which suggests that there are a set of contributory factors other than remittances that shape public spending on social welfare (Lozano, 2020).

TABLE 12: Social Protection Indicators and Key Remittance-Receiving Countries

Country	Remittances (2019)		UHC Service Coverage Index (SCI)		Effective Coverage (%)‡	Public spending on social assistance programmes (% GDP)†	Social Protection Floor Index/SPFI (% GDP)
	Amount USD million*	Share of GDP (%)*	2015	2017			
Top remittance-receiving countries by total amount							
India	83,131	2.8	52	55	22 (2017)	1.4 (2017)	2.9 (2011)
China	68,398	0.5	76	79	71 (2019)	7.2 (2017)	0.8 (2016)
Mexico	38,520	3.0	76	76	50 (2016)	7.5 (2015)	0.9 (2018)
Philippines	35,167	9.9	57	61	37 (2019)	2.6 (2018)	2.3 (2015)
Egypt	26,791	8.9	65	68	37 (2016)	9.5 (2015)	2.0 (2017)
**Nigeria	23,800	5.3	42	42	4 (2016)	0.7 (2019)	5.8 (2009)
**Pakistan	22,507	7.9	42	45	8 (2019)	0 (2015)	2.8 (2015)
**Bangladesh	18,348	5.8	46	48	28 (2019)	0.7 (2016)	3.5 (2016)
Ukraine	15,814	10.5	65	68	73 (2018)	16.2 (2018)	0.6 (2018)
Vietnam	17,000	6.5	73	75	39 (2019)	4.3 (2015)	1.0 (2018)
Top remittance-receiving countries by GDP share							
**Tonga	183	37.6	56	58	22 (2019)	-	0.6 (2015)
**Haiti	3,274	37.1	47	49	6	1.0 (2018)	6.2 (2012)
**South Sudan	1,267	34.4	30	31	-	-	29.6 (2009)
**Honduras	5,369	22.0	66	65	27	0.4 (2018)	1.8 (2018)
**Kyrgyzstan	2,410	29.2	68	70	42 (2019)	10.3 (2018)	1.4 (2018)
**Tajikistan	2,298	28.2	67	68	27 (2019)	4.0 (2015)	1.7 (2015)
**Nepal	8,128	27.3	51	48	17 (2019)	2.1 (2019)	2.7 (2010)
**Lesotho	584	21.3	47	48	9 (2016)	5.5 (2019)	2.7 (2017)
El Salvador	5,647	21.0	75	76	22	5.4 (2018)	0 (2018)
Lebanon	7,467	12.7	71	73	41	6.0 (2018)	0 (2011)

Source: Compiled from World Bank Inward Remittance Flows, April 2020, WHO (2021), ILO World Social Protection Data Dashboards (2021) and Global Coalition for Social Protection Floors (2021).
**Based on estimates for 2019*
***Low-income countries (World Bank)*
†(excludes health-care spending); extracted from ILO World Social Protection Data Dashboards. Because of the disparate combination of original sources from which these figures were derived, social protection spending figures for countries exhibit some variations. For example, the ILO Social Protection Data Dashboards use IMF, ILO, UNICEF, UNDP along with national data sources to determine social spending.
‡ILO World Social Protection Data Dashboards

FIGURE 3: Public Spending on Health and Social Protection in Major Remittance-Receiving Countries



Source: ILO World Social Protection Data Dashboards (2021)

Some studies have claimed that public transfers have a detrimental effect on private transfers, including remittances, because these two sets of resources for social welfare have a "fungible", that is, replaceable or substitutive relationship (Strupat and Klohn, 2018). Testing 29 studies for this crowding-out effect, Nikolov and Bonci (2020) conclude that state-led programmes do displace remittances in most instances and these negative outcomes are pronounced when the recipient is male and non-poor female. Another study of *70 y Mas* in Mexico, a public assistance programme for people in rural communities who are 70 years and older, determined that it crowded out private gifts by 37%, greatly reducing the probability of receiving domestic remittances (Ameudo-Dorantes and Juarez, 2015). However, this may not always be the case.

A study of two conditional cash transfer programmes in Nicaragua and Honduras showed that there is no crowding out of remittances, provided the transferred benefit amounts to recipients are small and relatively well-targeted (Olinto and Nielson, 2008).

Likewise, a reverse crowding-in effect was estimated for Nepal where social safety nets are weak and average remittance amounts also low (Nikolov and Bonci, 2020). Other studies, using empirical analysis for diverse settings such as Bosnia (Oruč, 2011), have similarly shown that remittances receipts increase as social transfers increase, suggesting that there is a considerable degree of "matching" between these two types of transfers. In the case of Bosnia, social transfers are limited to certain social categories, with poor targeting and weak impact on poverty.

In Southern Africa, the connections between public forms of social protection and remittances have not been systematically explored. While the region's major remittance-receiving countries also have the weakest social protection systems, any argument that there is a casual connection in which remittances depress social spending would be difficult to sustain without further research. Rather, while remittances impact positively on the welfare of recipient households and communities (Bracking and Sachikonye, 2010; Crush and Pendleton, 2009; Kangmennaang et al., 2018; Crush et al., 2010; Mendola, 2017), the weakness of state programming is more likely a function of limited revenues and resources rather than a conscious abdication of social protection responsibility. Indeed, most of these countries plan to expand their social protection programmes (Arruda, 2018; Government of Kingdom of Lesotho, 2014; Government of Zimbabwe, 2015; Republic of Malawi, 2018; Government of Mozambique, 2016).

Biyase et al. (2017) argue in relation to internal migration in South Africa that social grants do not crowd out or displace remittances. Waidler and Devereux (2019) provide an innovative analysis comparing the impacts on food and nutrition security of social grants versus remittances in South Africa, using data from a survey of 28,000 households. They find that both public and private transfers (in the form of social grants and remittances) have some positive impacts on food and nutrition security. But, as they note, "social protection transfers have significantly higher coverage than remittances (and, therefore, they are more likely to contribute to poverty reduction), transfers reach different population groups, which means different households rely on different social protection strategies" (Waidler and Devereux, 2019: 693). Moreover, in some cases, public and private transfers complement each other, as very poor households are likely to receive both social grants and remittances. They show that while social grants have increased over time, remittances have declined but they do not suggest a causal connection. However, the finding does raise the question of whether increased social protection spending might be depressing remitting.

One under-studied issue of importance is the relationship between remittances and informal social protection. Case studies in Mozambique and Zimbabwe suggest that community networks and mutual bonds are strengthened by remitting so that the social benefits of remitting are not confined to the recipient households. Gallego and Mendola (2013), for example, report that in rural southern Mozambique, households receiving remittances are more likely to engage in community-based social networks and cooperative arrangements. Dzingirai et al. (2014: 3) focus on three migrant-sending districts in Zimbabwe and find that while remittances have done little to eliminate chronic poverty, community-based social networks impose obligations on remittance recipients such that "local expectations within sending communities often mean that moneys are spent on maintaining a social safety net and social status rather than directed into financially productive investments." In Nigeria, by contrast, Akanle and Adesina (2017a, 2017b) argue that although remittances strain kinship ties, households are more able to meet their food, health care, education and housing needs, and remittances also generate "important intangible welfare credits" in the community. Zewdu (2019) shows how, in Ethiopia, remittances are increasingly distributed beyond the immediate recipients to neighbours, community and religious organizations, and to extended family members in Ethiopia or beyond. In Asia, local area studies in Bangladesh and Pakistan have demonstrated how remittance income can build social resilience, sustain (some) outsiders to the community, and have significant informal welfare effects (Ahmed et al., 2018; Gardner and Ahmed, 2007; Mahaptro, 2016; Sikder et al., 2017).

Finally, there is an underlying assumption in much of the economics literature that remittances are by definition transfers between individuals, households or family units. However, remitting also takes group (or collective or community) forms (Bonciani, 2018; Brown et al., 2014; Deb et al., 2010; Goldring, 2004; Lacroix, 2013). While data on its extent is difficult to obtain, collective remitting does contribute to overall remittance flows. Much of the evidence for this form of remitting comes from the literature on diaspora engagement, which focuses on group organization within migrant diasporas (including hometown associations, alumni associations, faith-based organizations, non-governmental organizations and other formal and informal entities) and charitable giving to community-based social projects in communities of origin (Bada, 2016; Burgess and Tinajero, 2012; Kane, 2010; Mercer et al., 2009). Collective remitters tend to focus their remitting behaviour on community projects in the health and educational fields and serve a largely-undocumented social welfare function outside formal state-funded education, health and social protection programmes.

REMITTERS AND SOCIAL PROTECTION

Most of the attention paid to links between remittances and social welfare focuses on recipient countries and communities. However, remitting also has social welfare implications for those who do the remitting. Where destination states have strong social protection programmes that migrants can access, this frees up discretionary income and can lead to increased remitting (Bilecen, 2020). However, the practice of remitting can also bring economic and social burdens to remitters, especially when they occupy precarious positions as forced migrants, labour migrants and irregular migrants (Carling, 2020; Datta, 2012; Datta et al., 2007; Vargas-Silva, 2017). In her study on the economic lives of refugees, Jacobsen (2005) was the first to characterize the responsibilities of resettled refugees as a "remittance trap" that negatively affects their own well-being and economic security.

A few studies have shown that the responsibility for remitting by resettled refugees can impact on their own welfare in countries of resettlement (Hammond, 2011; Lindley, 2010). Harsh and abusive work and living environments encountered by low-skilled and unskilled migrants can be exacerbated by the obligation or desire to remit a significant portion of earnings (Bijulal, 2020; Saquin, 2020; Weeraratne, 2020). Zimbabwean migrants in South Africa not only face exclusion from education, health care, the labour market and social protection grants reserved for citizens, but their own food security is compromised by the obligation and necessity to remit to impoverished family members in Zimbabwe (Crush and Tawodzera, 2014a, 2014b, 2017). Furthermore, their own livelihoods, social welfare and remitting ability are diminished by rampant xenophobia and xenophobic violence (Crush and Ramachandran, 2015; Crush et al., 2017).

The remittance burden does not necessarily lift for those who have emigrated to countries in the Global North even though wages and currency values are generally higher. Table 13, for example, shows that individuals and households in Canada with weaker financial standing and limited incomes constituted the larger share of remitters to their countries of birth (Dimbuene and Turcotte, 2019). Median personal and household incomes were CAD48,000 and CAD59,800 respectively in Canada in 2017. The personal income of 70% of remitters and the household incomes of 42% of remitters were below these measures. Women with low incomes were far more likely to remit than their male counterparts. Although Canada has relatively advanced provincial social welfare systems, remittance obligations can be an onerous duty weighing heavily on migrants' lives, especially if their

socio-economic circumstances are less stable (Amoyaw, 2016). In general, when migrants labour under difficult work conditions in order to send remittances, the improved social welfare of recipients can be at the expense of the senders' own welfare.

TABLE 13: Remitters in Canada by Income and Sex, 2017

Annual incomes (CAD)	Share (%)		
	Total	Women	Men
Personal income			
Under 20,000	26	33	17
20,000–29,999	16	18	14
30,000–39,999	15	15	15
40,000–49,999	13	11	14
50,000–69,999	14	12	17
70,000–89,999	7	5	9
Above 90,000	9	5	13
Household income			
Under 40,000	23	25	22
40,000–59,999	19	19	19
60,000–79,999	17	17	17
80,000–109,999	19	18	19
Above 110,000	22	20	24

Source: Dimbuene and Turcotte (2019)

Compounding the social welfare implications for remitters is the fact that participation in social welfare programmes is generally tied to citizenship or nationality status and also has significant gendered dimensions (Bilecen et al., 2019). Discrimination and institutional barriers can therefore limit access to social protection in migrant destination countries in different ways for men and women (Olivier, 2017, 2018). In South Africa, for example, only recognized refugees in addition to citizens and permanent residents can claim social grants and even asylum-seekers with valid permits are ineligible (Kapindu, 2011; Masuku, 2018). Migrants in temporary labour migration programmes or with irregular status are invariably excluded from the social programmes of host countries, including social insurance, health care and pension contribution due to their status and limited duration of their

employment and residence. Migrants may also lose benefits in their countries of origin because of their absence. Such programmes may also exclude migrants' families, even if they make regular, compulsory contributions.

Access, portability and extension of social protection measures for migrants and their families in both receiving and sending countries are key challenges. Even when bilateral and multilateral social security arrangements exist between origin and destination countries, they generally cover migrants engaged in formal employment, omitting those in the informal sector and irregular situations (Panhuys et al., 2017). In the prominent hosting areas from which substantial outward remittance flows occur, such as the Gulf countries, limited benefit provisions exist and in others, (Southeast Asian countries, for example), separate and inferior protection regimes have been established for low-skilled migrants (Olivier, 2017).

CONCLUSION

Both migrant remittances and state-led social protection systems are identified as priorities in the 2030 Sustainable Development Agenda. However, discussions on these private transfers and public resources as mechanisms for improved social welfare and achieving the SDGs generally take place in separate silos. On the one hand, the constant celebration and promotion of remittances for dealing with the protracted challenges of poverty and social deprivation risks overshadowing the urgent need for stronger state-led social protection systems. On the other, remittances are rarely treated as an essential part of a broader package of targeted activities to address the social welfare of citizens and residents at local, national and global scales. Despite improvements and growing global recognition of the need for expanded social protection, coverage is still weak and uneven across most LMICs and many remittance senders and recipients have no access to these benefits.

By augmenting household resources, remittances can potentially reduce dependence on social grants and social safety net programmes for some households. Equally, the obligations to remit on the part of migrants coupled with their exclusion from social programmes in destination countries can have deleterious consequences for their own social welfare. However, none of this is an argument for depressing or undermining the social assistance responsibilities of state institutions in migrant origin countries, including social protection floors. More research is needed into the relationship between remittances and state

provisions for social welfare, especially whether the growth of the former has in any way weakened the latter, as Doyle (2015) and Mina (2019) contend. At present, the global evidence for a causal connection and depressing effect is flimsy and most countries have plans in place to expand their social protection programming.

Remittances may bolster informal social protection in sending communities but the evidence for this is largely circumstantial. Likewise, robust empirical evidence does not exist for collective remittances making up for shortcomings in state-led provisions. Individual remittances may reduce dependence on the state-led programmes, but they do not replace these measures. Significant coverage and adequate benefit levels are necessary to reduce poverty levels and socio-economic inequalities within and across countries. Even when available, such benefits may not always be sufficient to meet households' basic requirements. With the notable exception of the troubled Mexican 3 x 1 Program, there are few examples of remittance-related revenues catalyzing greater investment in social programmes.

Social protection provisions by state institutions in countries in the Global South are weak, but by no means absent. They are, however, constrained by restricted state revenues, limited institutional capacities, social policy preferences, uneven implementation, corruption, delivery inefficiencies, programme quality, exclusion of beneficiaries, and other barriers. The range and impact of such measures in LMICs and total expenditure on social programmes are also inhibited compared with those of countries in the Global North. Also, they may not cover all who need them, even in the case of targeted programmes, and benefit levels may not be adequate to bridge existing deficits in vulnerable households. In this context, the value of remittances as an alternative or supplementary social protection resource at the individual, household and community levels cannot be underestimated. However, remittances are a long way from supplanting or even lessening the need for social security programmes in migrant-sending areas.

The COVID-19 pandemic has brought new urgency to understanding the connections between remittances and social welfare as both are being severely impacted. The social protection of migrants and migrant-sending communities has become a pressing issue during the pandemic, which has magnified the multiple vulnerabilities of many migrant cohorts, aggravated by glaring shortcomings in social protection (Ambe and Adebeyi; 2020; OECD, 2020a, 2020b). The pandemic is projected to have a highly negative impact on remittance flows (IFAD, 2020). The World Bank has predicted a 7% decline to low and middle-income countries to USD508 billion in 2020 and a further 7.5% in 2021 to USD470 billion (Ratha

et al., 2020). As a result, "the outlook for remittances remains uncertain and will depend on COVID-19's impact on global growth. This is linked, in turn, to uncertainties regarding the effectiveness of efforts to contain the spread of the disease" (Ratha et al., 2020: vii). With the flow of remittances expected to fall significantly across two years, strong restrictions on migration flows and real hardships faced by remitters as a result of the crisis, there is an even more urgent need for more robust social protection floors (ILO, 2020). UN (2020d) notes that falling remittances will affect the policy space for social protection and that existing pandemic responses will not avert a social protection crisis. Governments have adopted more than 1,400 social protection measures since the outbreak of COVID-19, but these are "largely insufficient." The UN Special Rapporteur on Extreme Poverty and Human Rights warns that "the social safety nets put into place are full of holes…generally short-term, the funding is insufficient, and many people will inevitably fall between the cracks" (UN, 2020d).

REFERENCES

1. Abdih et al., Y., R, Chami, J. Dagher and P. Montiel (2012). "Remittances and Institutions : Are Remittances A Curse?" *World Development* 40: 657-666.
2. Abdih, Y., R. Chami, M. Gapen and A. Mati (2009). "Fiscal Sustainability in Remittance-Dependent Economies." International Monetary Fund Working Paper WP/09/190, Washington DC.
3. Adams, R. and A. Cuecuecha (2010). "Remittances, Household Expenditure and Investment in Guatemala." *World Development* 38: 1626-1641.
4. ADB (2018). *Migration and Remittances for Development in Asia*. World Bank and Asian Development Bank, Washington DC.
5. Adema, W. and P. Whiteford (2010). "Public and Private Social Welfare." In F. Castles, S. Leibfried, J. Lewis, H. Obinger and C. Pierson (Eds.), *The Oxford Handbook of the Welfare Stat*e (Oxford and New York: Oxford University Press0, pp.121-138.
6. AFD and World Bank (2018). *Realizing the Full Potential of Social Safety Nets in Africa*. Agence Française de Dévelopement and World Bank, Washington DC.
7. Ahmed, J., M. Mughal and S. Klasen (2018). "Great Expectations? Remittances and Asset Accumulation in Pakistan." *Journal of International Development* 30: 507-532.
8. Akanle, O. and J. Adesina (2017a). "Remittances and Household Welfare in Nigeria." *African Population Studies* 31: 3194-3211.
9. Akanle, O. and J. Adesina (2017b). "International Migrants' Remittances and Kinship Networks in Nigeria: The Flip-Side Consequences." *Journal of Anthropological Research* 73: 66-91.

10. Alcaraz, C., D. Chiquiar and A. Salcedo (2012). "Remittances, Schooling, and Child Labor in Mexico." *Journal of Development Economics* 97: 156-165.
11. Ambe, A. and B. Adebeyi (2020). "Unspoken Inequality: How COVID-19 has Exacerbated Existing Vulnerabilities of Asylum-Seekers, Refugees, and Undocumented Migrants in South Africa." *International Journal for Equity in Health* 19:141.
12. Ambrosius, C. (2019). "Government Reactions to Private Substitutes for Public Goods: Remittances and the Crowding-Out of Public Finance." *Journal of Comparative Economics* 47: 396-415.
13. Amoyaw, A. (2016). "Transnational Engagement and Immigrants' Well-Being in Canada." PhD Thesis, Western University, London, Ontario, Canada.
14. Amuedo-Dorantes, C. and L. Juarez (2015). "Old-Age Government Transfers and the Crowding Out of Private Gifts: The 70 and Above Program for the Rural Elderly." *Southern Economic Journal* 81: 783-802.
15. Anh La, H. and Y. Xu (2017). "Remittances, Social Security, the Crowding-Out Effect: Evidence from Vietnam." *Journal of Asian Economics* 49: 42-59.
16. Aparicio, F. and C. Meseguer (2012). "Collective Remittances and the State: The 3x1 Program in Mexican Municipalities." *World Development* 40: 206-222.
17. Arif, G., S. Farooq and N. Iqbal (2020). "Labor Migration from Pakistan to the Gulf Countries: An Investigation of Regional Disparities in Outflows of Workers, Remittances and Poverty." In I. Rajan and G. Oomen (Eds.), *Asianization of Migrant Workers in the Gulf Countries* (Singapore: Springer Publishing), pp. 189-218.
18. Arouri, M., C. Nguyen and B. Youssef (2015). "Natural Disasters, Household Welfare, and Resilience: Evidence from Rural Vietnam." *World Development* 70: 59-77.
19. Bada, X. (2016). "Collective Remittances and Development in Rural Mexico: A View from Chicago's Mexican Hometown Associations." *Population, Space and Place* 22: 343-355.
20. Bahadir, B., S. Chatterjee and T. Lebesmuehlbacher (2018). "The Macroeconomic Consequences of Remittances." *Journal of International Economics* 111: 214-232.
21. Bahle, T., M. Pfeifer and C. Wendt (2010). "Social Assistance." In F. Castles, S. Leibfried, J. Lewis, H. Obinger and C. Pierson (Eds.), *The Oxford Handbook of the Welfare State* (Oxford and New York: Oxford University Press), pp. 448-461.
22. Barrientos (2007). "Financing Social Protection." BWPI Working Paper 5, Brooks World Poverty Institute, University of Manchester, Manchester, UK.
23. Barrientos, A. (2013). *Social Assistance in Developing Countries* (Cambridge: Cambridge University Press).
24. Barrientos, A. (2016). "Justice-based Social Assistance." *Global Social Policy* 16: 151-165.
25. Barry, C. and G. Overland (2009). "Why Remittances to Poor Countries Should Not Be Taxed." *New York University Journal of International Law and Politics* 42: 1181-1207.

26. Bettin, G. and A. Zazzaro (2018). "The Impact of Natural Disasters on Remittances to Low- and Middle-Income Countries." *Journal of Development Studies* 54: 481-500.

27. Bhorat, H., A. Cassim, A. Ewinyu and F. Steenkamp (2017). "Social Protection and Inequality in Africa: Exploring the Interactions." In A. Odusola, G. Cornia, H. Bhorat and P. Conceição (Eds.), *Income Inequality Trends in Sub-Saharan Africa* (New York: UNDP), pp. 179-201.

28. Bierbaum, M., A. Oppel, S. Tromp and M. Cichon (2016). "Social Protection Floor Index: Monitoring National Social Protection Policy Implementation." Bonn, Friedrich Ebert Stiftung Discussion Paper.

29. Bierbaum, M., C. Schildberg and M. Cichon (2017). "Social Protection Floor Index 2017: Update and Country Studies." Bonn, Friedrich Ebert Stiftung Discussion Paper.

30. Bilecen, B. (2020). "Assymmetries in Transnational Social Protection: Perspectives of Migrants and Nonmigrants." *Annals of the American Academy of Political and Social Science* 689: 169-191.

31. Bilecen, B. and K. Barglowski (2015). "On the Assemblages of Informal and Formal Transnational Social Protection." *Population, Space and Place* 21: 203-214.

32. Bilecen, B., K. Barglowshi, T. Faist and E. Kofman (2019). "Gendered Dynamics of Transnational Social Protection." *Comparative Migration Studies* 7: 47.

33. Biyase, M., T. Zwane and S. Rooderick (2017). "Do Social Grants Displace Remittances? Evidence from South Africa." *International Business & Economics Research Journal* 16: 275-284.

34. Bonciani, B. (2018). "The Role of Collective Remittances in Community Development: The Case of Hometown Associations." IRCrES Working Paper 201801, Research Institute on Sustainable Economic Growth, Moncalieri, Italy.

35. Bracking, S. and L. Sachikonye (2010). "Migrant Remittances and Household Wellbeing in Urban Zimbabwe." *International Migration* 48: 203-227.

36. Bragg, C., G. Gibson, H. King, A. Lefler and F. Ntoubandi (2018). "Remittances as Aid Following Major Sudden-Onset Natural Disasters." *Disasters* 42: 3-18.

37. Brown, R., G. Leeves and P. Prayaga (2014). "Sharing Norm Pressures and Community Remittances: Evidence from a Natural Disaster in the Pacific Islands." *Journal of Development Studies* 50: 383-398.

38. Brown, R., J. Connell and E. Jimenez-Soto (2014). "Migrants' Remittances, Poverty and Social Protection in the South Pacific: Fiji and Tonga." *Population, Space and Place* 20: 434-454.

39. Buermann, D., I. Ruprah and R. Sierra (2016). "Do Remittances Help Smooth Consumption During Health Shocks? Evidence from Jamaica." *Journal of Developing Areas* 50: 1-19.

39. Burgess, K. and B. Tinajero (2012). "Collective Remittances as Non-State Transnational Transfers: Patterns of Transnationalism in Mexico and El Salvador." In *Transnational Transfers and Global Development*, edited by S. Brown. Pages 29-55. London: Palgrave Macmillan.

40. Cammett, M. and L. MacLean (2014) "Introduction." In M. Cammett and L. MacLean (Eds.) *The Politics of Non-State Social Welfare* (Ithaca, NY: Cornell University Press), pp. 17-30.

41. Carling, J. (2014). "Scripting Remittances: Making Sense of Money Transfers in Transnational Relationships." *International Migration Review* 48: 219-262.
42. Carling, J. (2020). "Remittances: Eight Analytical Perspectives." In T. Bastia and R. Skeldon (Eds.), *Routledge Handbook of Migration and Development* (Abingdon: Routledge) pp. 114-124.
43. Chikanda, A. and B. Dodson (2013). "Bandaid Transnationalism: Remittance Practices of Emigrant Zimbabwean Medical Doctors." *Migration and Development* 2: 57-73.
44. Chikanda, A., J. Crush and G. Tawodzera (2020). "Urban Food Security and South-South Migration to Cities of the Global South." In J. Crush, B. Frayne and G. Haysom (Eds.), *International Handbook on Urban Food Security in the Global South* (Cheltenham: Edward Elgar) pp. 261-281.
45. Chitambara, P. (2019). "Remittances, Institutions and Growth in Africa." *International Migration* 57: 56-70.
46. Choitani, C. (2017). "Understanding the Linkages Between Migration and Household Food Security in India." *Geographical Research* 55: 192-205.
47. Chowdhury, M. (2015). "Households' Characteristics and the Mode of Remittances in Bangladesh." *Journal of Developing Areas* 49: 167-195.
48. Clemens, M. and D. McKenzie (2018). "Why Don't Remittances Appear to Affect Growth?" *Economic Journal* 128: F179–F209.
49. Connell, J. and R. Brown (Eds.) (2015). *Migration and Remittances*. Cheltenham: Edward Elgar.
50. Crush, J. (2019). "The Problem with International Migration and Sustainable Development." In S. Dalby, S. Horton, R. Mahon and D. Thomaz (Eds.), *Achieving the Sustainable Development Goals: Global Governance Challenges* (London: Routledge) pp. 85-99.
51. Crush, J. and G. Tawodzera (2014b). "Medical Xenophobia and Zimbabwean Migrant Access to Public Health Services in South Africa." *Journal of Ethnic and Migration Studies* 40: 655-670.
52. Crush, J. and G. Tawodzera (2014a). "Exclusion and Discrimination: Zimbabwean Migrant Children and South African Schools." *Journal of International Migration and Integration* 15: 677-693.
53. Crush, J. and G. Tawodzera (2017). "South-South Migration and Urban Food Security: Zimbabwean Migrants in South African Cities." *International Migration* 55: 88-102.
54. Crush, J. and M. Caesar (2017). "Cultivating the Migration-Food Security Nexus." *International Migration* 55: 19-27.
55. Crush, J. and M. Caesar (2020). "Food Remittances and Food Security." In J. Crush, B. Frayne and G. Haysom (Eds.), *International Handbook on Urban Food Security in the Global South* (Cheltenham: Edward Elgar) pp. 282-306.
56. Crush, J. and S. Ramachandran (2015). "Doing Business with Xenophobia." In J. Crush, A. Chikanda and C. Skinner (Eds.), *Mean Streets: Migration, Xenophobia and Informality in South Africa* (Ottawa: IDRC) pp. 25-59.

57. Crush, J. and W. Pendleton (2009). "Remitting for Survival: Rethinking the Development Potential of Remittances." *Global Development Studies* 5: 1-28.
58. Crush, J., A. Chikanda, W. Pendleton, M. Caesar, S. Ramachandran, C. Eberhardt and A. Hill (2013). "Divided Diasporas: Southern Africans in Canada" CIGI Special Report, Centre for International Governance.
59. Crush, J., B. Dodson, J. Gay and C. Leduka (2010). *Gender, Migration and 'Development' in Lesotho.* SAMP Migration Policy Series No. 52.
60. Crush, J., G. Tawodzera, A. Chikanda and D. Tevera (2017). "The Owners of Xenophobia: Zimbabwean Enterprise and Xenophobic Violence in South Africa." *African Human Mobility Review* 3: 878-909.
61. Cuong, N. and V. Linh (2018). "The Impact of Migration and Remittances on Household Welfare: Evidence from Vietnam." *Journal of International Migration and Integration* 19: 945-963.
62. Dafuleya, G. (2018). "(Non)State and (In)formal Social Protection in Africa: Focusing on Burial Societies." *International Social Work* 61: 156-68.
63. Danielson, M. (2018). *Emigrants Get Political: Mexican Migrants Engage their Hometowns*. New York: Oxford University Press.
64. Datta, K. (2012). *Migrants and Their Money: Surviving Financial Exclusion*. Bristol: Policy Press.
65. Datta, K., C. Mcilwaine and Y. Evans (2007). "The New Development Finance of Exploiting Migrant Labour? Remittance Sending Among Low-Paid Migrant Workers in London." *International Development Planning Review* 29: 43-67.
66. de Arruda, P. (2018). "Zimbabwe's Social Protection System and Its Harmonized Social Cash Transfer Programme." Working Paper No. 175, International Policy Centre for Inclusive Growth (IPC-IG), Brasilia, Brazil.
67. de Haas, H. (2007). "Remittances, Migration and Social Development: A Conceptual Review of the Literature." UNRISD Programme on Social Policy and Development, Geneva, Paper No. 34.
68. De, P. and D. Ratha (2012). "Impact of Remittances on Household Income, Asset and Human Capital: Evidence from Sri Lanka." *Migration and Development* 1: 163-179.
69. Deacon, R. (2013). *Global Social Policy in the Making: The Foundations of the Social Protection Floor*. Bristol: Policy Press.
70. Deb, P., C. Okten and U. Osili (2010). "Giving to Family versus Giving to the Community Within and Across Generations." *Journal of Population Economics* 23: 1091-1115.
71. Devereux, S. and Sabates-Wheeler, R. (2004). "Transformative Social Protection." Institute of Development Studies, Sussex, IDS Working Paper 232.
72. Dijkhoff, T. (2019). "The ILO Social Protection Floors Recommendation and Its Relevance in the European Context." *European Journal of Social Security* 21: 351-369.

73. Dimbuene, Z. and M. Turcotte (2019). *Study on International Money Transfers from Canada*. Ottawa: Statistics Canada.

74. DiNitto, D. (2009) "An Overview of American Social Policy," In J. Midgley and M. Livermore (Eds.), *The Handbook of Social Policy* (Thousand Oaks, CA and New Delhi: Sage) pp. 21-37.

75. Dodd, W., M. Cerma, P. Orellana, S. Humphries, A. Kipp and D. Cole (2020). "Interrogating the Dimensions of Human Security within the Context of Migration and Rural Livelihoods in Honduras." *Migration & Development* 9: 152-172.

76. Doyle, D. (2015). "Remittances and Social Spending." *American Political Science Review* 109: 785-802.

77. Duquette-Rury, L. (2014). "Collective Remittances and Transnational Coproduction: the 3???1 Program for Migrants and Household Access to Public Goods in Mexico." *Studies in Comparative International Development* 49: 112-139.

78. Durán-Valverde, F., J. Pacheco-Jiménez, T. Muzaffar and H. Elizondo-Barboza (2019). "Measuring Financing Gaps in Social Protection for Achieving SDG Target 1.3: Global Estimates and Strategies for Developing Countries." Working Paper ESS-073, ILO Extension of Social Security, Geneva.

79. Dzingirai, V., P. Mutopo and L. Landau (2014). "Conformations, Coffins and Corn: Kinship, Social Networks and Remittances from South Africa to Zimbabwe." Migrating Out of Poverty Programme, University of Sussex, Brighton, Working Paper No. 18.

80. Ebadi, N., D. Ahmadi, I. Sirkeci and H. Melgar-Quiñonez (2018). "The Impact of Remittances on Food Security Status in the Global South." *Remittances Review* 3: 135-150.

81. Family Remittances (2021). "Building Resilience in Times of Crisis #FamilyRemittances." Available at: https://familyremittances.org/wp-content/uploads/2021/01/IDFR2020_report_WEB.pdf

82. FMT (2012). *Remittances from South Africa to SADC*. Johannesburg: Finmark Trust.

83. FMT (2017). *The Impact of Remittances in Lesotho, Malawi and Zimbabwe*. Johannesburg: Finmark Trust.

84. FMT (2020). *SADC Remittance Values and Volumes 2020 Report.* Johannesburg: Finmark Trust.

85. Fonta, W., E. Ayuk, J. Chukwu, O. Onyukwu, C. Agu and I. Umenwa (2015). "Dynamics of Remittance Utilization by Nigerian Households." *Progress in Development Studies* 15: 343-357.

86. Frayne, B. (2010). "Pathways of Food: Migration and Food Security in Southern African Cities." *International Development Planning Review* 32: 291-310.

87. Freund, C. and N. Spatafora (2005). "Remittances: Transaction Costs, Determinants, and Informal Flows." World Bank Policy Research Working Paper 3704.

88. Fromentin, V. (2017). "The Long-Run and Short-Run Impacts of Remittances on Financial Development in Developing Countries." *The Quarterly Review of Economics and Finance* 66: 192-201.

89. Gallego, J. and M. Medola (2013). "Labor Migration and Social Networks Participation in Southern Mozambique." *Economica* 80: 721-759.

90. Garcia, A. (2020). "The 3x1 Programme and Criminal Violence in Mexico." *Global Networks* 20: 625-655.

91. Gardner, K. and Z. Ahmed (2007). "Degrees of Separation: Informal Social Protection, Relatedness and Migration in Biswanath, Bangladesh." *Journal of Development Studies* 45: 124-149.

92. Germano, R. (2018). *Outsourcing Welfare: How the Money Immigrants Send Home Contribute to Stability in Developing Countries.* New York: Oxford University Press.

93. Global Coalition for Social Protection Floors (2021). "Social Protection Floor Index 2020." Available at: http://www.socialprotectionfloorscoalition.org/2020/04/social-protection-floor-index-2020/

94. Global Migration Group (2017). *Handbook for Improving the Production and Use of Migration Data for Development*. Washington, DC: KNOMAD.

95. Gnangnon, S. (2020). "Remittances Inflows and Fiscal Space in Receiving Countries." R*emittances Review* 5: 115–141.

96. Goldring, L. (2004). "Family and Collective Remittances to Mexico: A Multi-Dimensional Typology." *Development and Change* 35: 799-840.

97. Gough, I. (2013). "Social Policy Regimes in the Developing World." In P. Kennett (Ed.), *A Handbook of Comparative Social Policy* (Cheltenham: Edward Elgar) pp. 205-224.

98. Gough, I. (2014). "Mapping Social Welfare Regimes Beyond the OECD." In M. Cammett and L. MacLean (Eds.), *The Politics of Non-State Welfare (*Ithaca, NY: Cornell University Press) pp. 17-30.

99. Government of Kingdom of Lesotho (2014). *National Social Protection Strategy*. Maseru, Lesotho.

100. Government of Mozambique (2016). *National Basic Social Security Strategy (2016–2024)*. Maputo, Mozambique.

101. Government of Zimbabwe (2015). *National Social Protection Policy Framework for Zimbabwe.* Harare: Ministry of Public Service, Labour and Social Welfare.

102. Greve, B. (2013). "What is Welfare and Public Welfare." In B. Greve (Ed.), *The Routledge Handbook of the Welfare State* (Oxon and New York: Routledge) pp. 3-10.

103. Greve, B. (2019). *Welfare and the Welfare Stat*e. London and New York: Routledge.

104. Habai, B., S. Chatterjee and T. Lebesmuehlbacher (2018). "The Macroeconomic Consequences of Remittances." *Journal of International Economics* 111: 214-232.

105. Hagen-Zanker, J. and R. Holmes (2012). *Social Protection in Nigeria: Synthesis Report*. London: Overseas Development Institute.

106. Hagen-Zanker, J., E. Mosler Vidal and G. Sturge (2017). "Social Protection, Migration and the 2030 Agenda for Sustainable Development." Overseas Development Institute, London, ODI Briefing Paper.

107. Hammond, L. 2011. "Obliged to Give: Remittances and the Maintenance of Transnational Networks Between Somalis at Home and Abroad." *Bildhaan: An International Journal of Somali Studies* 10: 11.

108. Hasanah, A., S. Mendolia and O. Yerokhin (2017). "Labour Migration, Food Expenditure, and Household Food Security in Eastern Indonesia." *Economic Record* 93: 122-143.

109. Hennebry, J. (2014). "Falling Through the Cracks? Migrant Workers and the Global Social Protection Floor." *Global Social Policy* 14: 369-388.

110. Hill, M. (2013). "What is a Welfare State." In B. Greve (Ed.), *The Routledge Handbook of the Welfare State* (Oxon and New York: Routledge) pp. 11-19.

111. Holmes, R., B. Akinrimisi, J. Morgan and R. Buck (2012). *Social Protection in Nigeria: Mapping Programmes and their Effectiveness*. London: Overseas Development Institute.

112. Hungwe, C. (2017). "Motivations for Remitting Behaviour of Zimbabwean Migrants in Johannesburg." *Journal of Identity and Migration Studies* 11: 47-62.

113. IFAD (2019). *Remittances, Investments and the Sustainable Development Goals.* Rome: International Fund for Agricultural Development.

114. IFAD (2020). *Remittances in Crisis: Response, Recovery, Resilience: Blueprint for Action Final Report.* Rome: Remittance Community Task Force.

115. ILO (2016a). *Social Protection Floors. Volume 1: Universal Schemes.* Geneva: International Labour Office.

116. ILO (2016b). *Social Protection Floors. Volume 2: Innovations to Extend Coverage.* Geneva: International Labour Office.

117. ILO (2016c). *Social Protection Floors. Volume 3: Governance and Financing*. Geneva: International Labour Office.

118. ILO (2017). *World Social Protection Report 2017-2019: Universal Social Protection to Achieve the Sustainable Development Goals*. Geneva: International Labour Office.

119. ILO (2019a). *Extending Social Security to Workers in the Informal Economy: Lessons from International Experience*. Geneva: International Labour Office.

120. ILO (2019b). *Universal Social Protection for Human Dignity, Social Justice and Social Development*. International Labour Conference, 108th Session. Geneva: ILO.

121. ILO (2020). *Social Protection Spotlight COVID-19: Social Protection for Migrant Workers: A Necessary Response to the COVID-19 Crisis.* Geneva: International Labour Office.

122. ILO. (2021). "World Social Protection Data Dashboards." Available at: https://www.social-protection.org/gimi/WSPDB.action?id=13

123. Jacobsen, K. (2005). *The Economic Life of Refugees.* Bloomfield, CT: Kumarian Press.

124. Kan, S. (2020). "Is an Ounce of Remittance Worth a Pound of Health? The Case of Tajikistan." *International Migration Review.*

125. Kane, A. (2010). "Charity and Self-Help: Migrants' Social Networks and Health Care in the Homeland." *Anthropology Today* 26: 8-12.

126. Kangmennaang, J., R. Bezner-Kerr and I. Luginaah (2018). "Impact of Migration and Remittances on Household Welfare Among Rural Households in Northern and Central Malawi." *Migration and Development* 7: 55-71.

127. Kapindu, R. (2011). "Social Protection for Malawian Migrants in Johannesburg: Access, Exclusion and Survival Strategies." *African Human Rights Law Journal* 11: 93-119.

128. Kapur, D. and P. Nangia (2015). "Social Protection in India: A Welfare State Sans Public Goods?" *India Review* 14: 73-90.

129. Kelegama, S. (ed.) (2011). *Migration, Remittances and Development in South Asia*. New Delhi: Sage Publications India.

130. Kettles, N. (2018). "Is There Any Hope of Reducing Informal Cross Border Remittances – Or Are Informal Channels Really That Bad?" Available at: https://finmark.org.za/knowledge-hub/blog/is-there-any-hope-of-reducing-informal-cross-border-remittances-or-are-informal-channels-really-that-bad?entity=blog

131. Khan, S. and D. Merritt (2020). *Remittances and International Development: The Invisible Forces Shaping Community*. London: Routledge.

132. Kitonyo, P., T. Kiriti-Ng'ang'a and D. Abala (2017). "Remittances-Growth Nexus? What Does the Evidence in the Common Market for Eastern and Southern Africa Show?" *Current Research Journal of Economic Theory* 9: 1-12.

133. Konte, M. and L. Mbaye (Eds.) (2020). *Migration, Remittances, and Sustainable Development in Africa*. London: Routledge.

134. Kubo, K. (2017). "Evolving Informal Remittance Methods Among Myanmar Migrant Workers in Thailand." *Journal of the Asia Pacific Economy* 22: 396-413.

135. Lacroix, T. (2013). "Collective Remittances and Integration: North African and North Indian Comparative Perspectives." *Journal of Ethnic and Migration Studies* 39: 1019-1035.

136. Le Dé, L., J. Gaillard and W. Friesen (2015). "Poverty and Disasters: Do Remittances Reproduce Vulnerability?" *Journal of Development Studies* 51: 538-553.

137. Lindley, A. (2010). *The Early Morning Phone Call: Somali Refugees' Remittances*. New York: Berghann.

138. García. A. (2018). "International Remittances, Cash Transfer Assistance and Voter Turnout in Mexico." *Comparative Migration Studies* 6: 1.

139. Lozano, R. (2020). "Measuring Universal Health Coverage Based on an Index of Effective Coverage of Health Services in 204 Countries and Territories, 1990-2019: A Systematic Analysis for the Global Burden of Disease Study." *Lancet* 396: 1250-1284.

140. MacLean, L. (2014). "The Reciprocity of Family, Friends, and Neighbours in Rural Ghana and Côte d'Ivoire," In M. Cammett and L. MacLean (Eds.), *The Politics of Non-State Social Welfare* (Ithaca, NY: Cornell University Press) pp. 157-174.

141. Mahapatro, M. (2016). "Migration, Development and Welfare: Findings from a Household Survey in Two Selected Villages in Bangladesh." *Migration and Development* 5: 455-471.

142. Mahapatro, S., A. Bailey, K. James and I. Hutter (2017). "Remittances and Household Expenditure Patterns in India and Selected States." *Migration and Development* 6: 83-101.

143. Mahon, R. (2018). "Rethinking Welfare Regimes: Challenges from the South." Centre for Social Science Research, University of Cape Town, CSSR Working Paper No. 418.

144. Makina, D. (2013). "Migration and Characteristics of Remittance Senders in South Africa." *International Migration* 51: e148-e158.

145. Makina, D. (2020). "Financial Access for Migrants and Intermediation of Remittances in South Africa." *International Migration* 51: e133-e147.

146. Makina, D. and A. Masenge (2015). "The Time Pattern of Remittances and the Decay Hypothesis: Evidence from Migrants in South Africa." *Migration Letters* 12: 79-90.

147. Manuel, M., H. Desai, H. Samman and M. Evans (2018). *Financing the End of Extreme Poverty.* London: Overseas Development Institute.

148. Masuku, S. (2018). "The Implementation of the Refugee Act 130 of 1998 in South Africa and the Question of the Social Exclusion of Forced Migrants." PhD Thesis, University of KwaZulu-Natal, Pietermaritzburg.

149. Maviza, G., M. Maphosa, N. Tshuma, Z. Dube and T. Dube (2019). "Migrant Remittances Inspired Enterprises in Tsholotsho: Issues of Sustainability." *African Human Mobility Review* 5: 1459.

150. Mendola, M. (2017). "International Migration and Informal Social Protection in Rural Mozambique." *Research in Economics* 71: 282-290.

151. Mercandilli, S., C. Nshimbi and I. Moyo (2017). "Mozambican Labour Migrations, Remittances and Development: Evidence, Practices and Implications for Policy." In C. Nshimbi and I. Moyo (Eds.), *Migration, Cross-Border Trade and Development in Africa* (Cham: Springer) pp. 15-42.

152. Mercer, C., Page, B. and Evans, M. (2009). "Unsettling Connections: Transnational Networks, Development and African Home Associations." *Global Networks* 9: 141-161.

153. Meseguer, C., S. Lavezzolo and J. Aparicio. (2016). "Financial Remittances, Trans-Border Conversations, and the State." *Comparative Migration Studies* 4: 13.

154. Midgley, J. (2007). "Perspectives on Globalization, Social Justice and Social Welfare." *Journal of Sociology and Social Welfare* 34: 17-35.

155. Midgley, J. (2017). *Social Welfare for a Global Era: International Perspectives on Policy and Practice.* Los Angeles: Sage Publications.

156. Midgley, J. and M. Livermore (eds.) (2009). *Handbook of Social Policy.* Los Angeles: Sage Publications.

157. Mina, W. (2019). "Diaspora and Government Welfare Spending: Do Migrant Remittances Increase Public Social Protection?" *Economic Notes* 48: e12141.

158. Moniruzzaman, M. and M. Walton-Roberts (2018). "Migration, Debt and Resource Backwash: How Sustainable is Bangladesh-Gulf Circular Migration?" *Migration and Development* 7: 85-103.

159. Moyo, I. and M. Nicolau (2016). "Remittances and Development: Zimbabwean Migrant Teachers in South Africa and Their Impact on Their Zimbabwean Families." *African Population Studies* 30: 2506-2519.

160. Mughal, K., M. Arby, S. Babr, S. Ilyas and F. Schneider, F. (2021). "Estimates and Economic Analysis of Informal Remittances for Pakistan." *Journal of the Asia Pacific Econom*y. Available at: https://doi.org/10.1080/13547860.2021.1879350

161. Muiruri, P. (2013). "Linking Informal Social Arrangements, Social Protection and Poverty Reduction in Urban Slums of Nairobi Kenya." In S. Devereux and M. Getu (Eds.), *Informal and Formal Social Protection Systems in Sub-Saharan Africa* (Kampala: Fountain Publishers) pp. 43-68.

162. Nguyen, M. and P. Winters (2011). "The Impact of Migration on Food Consumption Patterns: The Case of Vietnam." *Food Policy* 36: 71-87.

163. Nikolov, P. and M. Bonci (2020) "Do Public Program Benefits Crowd Out Private Transfers in Developing Countries? An Overview of Evidence from Social Protection Policies." Bonn, Institute of Labour Economics. IZA Policy Paper No. 154.

164. Nyikahadzoi, K., V. Dzingirai, B. Zamasiya, P. Warinda and E. Quarshie (2019). "Incomes, Remittances and Implications for the Welfare of Migrant-Sending Households in Zimbabwe." Moving Out of Poverty Report, Sussex University, Brighton UK.

165. Nzabamwita, J. (2018). "African Migrants' Characteristics and Remittance Behaviour: Empirical Evidence from Cape Town in South Africa." *African Human Mobility Review* 4: 1226.

166. Nzima, D. (2017). "Channelling Migrant Remittances from South Africa to Zimbabwe: Opportunities and Obstacles." *Alternation Journal* 24: 294-313.

167. Nzima, D., V. Duma, P. Moyo and C. Hlatywayo (2017). "Local Development and Migrant Remittances: Education, Skills and Capabilities as Preconditions for Investment in Tsholotsho, Zimbabwe." *Journal of Sociology and Social Anthropology* 8: 69-76.

168. OECD (2015). *States of Fragility 2015: Meeting Post-2015 Ambitions*. Paris: OECD.

169. OECD (2019). *Social Protection in East Africa: Harnessing the Future*. Paris: OECD.

170. OECD (2020a). "Managing International Migration Under COVID-19." OECD Brief, Paris.

171. OECD (2020b). "What in the Impact of the COVID-10 Pandemic on Immigrants and Their Children." OECD Brief, Paris.

172. OECD (2021). "OECD Data: Social Spending." Available at: https://data.oecd.org/socialexp/social-spending.htm

173. Olinto, P. and M. Nielson (2008). "Do Conditional Cash Transfer Programs Crowd Out Private Transfers?" In P. Fajnzylber and J. Humberto Lopez (Eds.), *Remittances and Development: Lessons from Latin America* (Washington, DC: World Bank) pp. 253.

174. Olivier, M. (2017). "Social Protection for Migrant Workers Abroad: Addressing the Deficit via Country-of-Origin Unilateral Measures?" In M. McAuliffe and M. Klein Solomon (Eds.), *Ideas to Inform International Cooperation on Safe, Orderly and Regular Migration* (Geneva: IOM) pp. 79-90.

175. Olivier, M. (2018). *Social Protection for Migrant Workers in ASEAN: Developments, Challenges, and Prospects.* Geneva: ILO.

176. Orozco, M. and C. Ellis (2014). "Impact of Remittances in Developing Countries" In R. Anich, J. Crush, S. Melde and J. Oucho (Eds.), *A New Perspective on Human Mobility in the South* (Dordrecht: Springer) pp. 89-118.

177. Ortiz, I., A. Chowdhury, F. Durán-Valverde, T. Muzaffar and S. Urban (2019). *A Fiscal Space for Social Protection: A Handbook for Assessing Financing Options*. Geneva: ILO.

178. Ortiz, I., M. Cummins and K. Karunanethy (2015). "Fiscal Space for Social Protection: Options to Expand Social Investments in 187 Countries." ILO Extension of Social Security Working Paper No. 48.

179. Oruč, N. (2011) "Do Social Transfers 'Crowd-Out' Remittances: Evidence from Bosnia." Vienna Institute for International Economic Studies, Balkan Observatory Working Paper No. 092.

180. Oware, P. (2020). "Informal Social Protection Actors: A Focus on Women Self-Help Groups in Kenya." *International Social Work* 63: 512-625.

181. Panhuys, C., S. Kazi-Aoul and G. Binette (2017). "Migrant Access to Social Protection Under Bilateral Labor Agreements: A Review of 120 Countries and Nine Bilateral Agreements." ILO Extension of Social Security Working Paper No. 57.

182. Peberdy, S. (2016). *International Migrants in Johannesburg's Informal Economy*. SAMP Migration Policy Series No. 71.

183. Pérez-Armendáriz, C. and L. Duquette-Rury (2019). "The 3x1 Program for Migrants and Vigilante Groups in Contemporary Mexico." *Journal of Ethnic and Migration Studies*. Available at: https://doi.org/10.1080/1369183X.2019.1623345

184. Quashie, N. (2019). "Social Welfare and Remittances to Older Adults in Two Caribbean Cities." *International Migration* 55: 71-88.

185. Ratha, D., S. De, and K. Schuettler (2017). "Why Taxing Remittances is a Bad Idea." 24 March, Available at: https://blogs.worldbank.org/peoplemove/why-taxing-remittances-bad-idea

186. Ratha, D., S. Se, E. Kim, S. Plaza, G. Seshan and N. Yameogo (2020). *Migration and Development Brief 33: Phase II: COVID-19 Crisis Through a Migration Lens*. Washington DC: KNOMAD-World Bank.

187. RCTF (Remittance Community Task Force) (2020). *Remittances in Crisis: Response Recovery Resilience: Blueprint for Action*. Rome: IFAD.

188. Regmi, M. and K. Paudel (2017). "Food Security in a Remittance Based Economy." *Food Security* 9: 831.

189. Republic of Malawi (2018). *Malawi National Social Support Programme II (MNSSP II).* Lilongwe, Malawi.

190. Romano, D. and S. Traverso (2020). "Disentangling the Impact of International Migration on Food and Nutrition Security of Left Behind Households: Evidence from Bangladesh." *European Journal of Development Research* 32: 783-811.

191. Saquin, K. (2020). "Returning Broke and Broken? Return Migration, Reintegration and Transnational Social Protection in the Philippines." *Migration and Development* 9: 352-368.

192. Saskela-Bergholm, S. (2019). "Welfare Beyond Borders: Filipino Transnational Families' Informal Social Protection Strategies." *Social Inclusion* 7: 221-231.

193. Sikder, M., V. Higgins and P. Ballis (2017). *Remittance Income and Social Resilience Among Migrant Households in Rural Bangladesh.* New York: Palgrave Macmillan.

194. Simpser, A., L. Duquette-Rury, J. Company and J. Ibarra (2016). "The Political Economy of Social Spending by Local Government: A Study of the 3 x 1 Program in Mexico." *Latin American Research Review* 51: 62-83.

195. Sirkecki, I., J. Cohen and D. Ratha (eds.) (2012). *Migration and Remittances during the Global Financial Crisis and Beyond*. Washington DC: World Bank.

196. Sobiech, I. (2019). "Remittances, Finance and Growth: Does Financial Development Foster the Impact of Remittances on Economic Growth?" *World Development* 113(C): 44-59.

197. Song, Q. and Z. Liang (2018). "Remittance Behaviors of International Migrants in Comparative Perspective: The Case in Fujian, China." *International Migration Review* 53: 930-955.

198. Stavropoulou, M., R. Holmes and N. Jones (2017). "Harnessing Informal Institutions to Strengthen Social Protection for the Rural Poor." *Global Food Security* 12: 73-79.

199. Stevanovic, N. (2012). "Remittances and Moral Economies of Bangladeshi New Immigrants in Light of the Economic Crisis." PhD Thesis, Columbia University, New York.

200. Strupat, C. and F. Klohn (2018). "Crowding out of Solidarity? Public Health Insurance Versus Informal Transfer Networks in Ghana." *World Development* 104: 212-221.

201. Sulemana, I., E. Anarfo and P. Quartey (2019). "International Remittances and Household Food Security in Sub-Saharan Africa." *Migration and Development* 8: 264-280.

202. Tandrayen-Ragoobur, V. and H. Kasseeah (2018). "Informal Social Protection: A Case Study of a Small Island Economy." *International Journal of Public Policy* 14: 391-407.

203. Tevera, D. and A. Chikanda (2009). "Development Impact of International Remittances: Some Evidence From Origin Households in Zimbabwe." *Global Development Studies* 5: 273-302.

204. Thebe, V. (2015). "The Mayalisha Industry and the Transnational Movement of Remittances to Zimbabwe." In J. Crush, A. Chikanda and C. Skinner (Eds.), *Mean Streets: Migration, Xenophobia and Informality in South Africa* (Ottawa: IDRC) pp. 194-206.

205. Thebe, V. and S. Mutyatyu (2017). “Socially Embedded Character of Informal Channels of Remittances: ‘Omalayisha’ in the South Africa/Zimbabwe Remittance Corridor.” *Remittances Review* 2: 5-22.

206. UN (2018). “International Day of Family Remittances.” 72nd Session, Agenda Item 14, A/RES/72/281, New York.

207. UN (2020a). *Global Compact for Safe, Orderly and Regular Migration.* UN General Assembly Resolution, New York.

208. UN (2020b) “UN Chief in ‘Support Migrants’ Plea, As Remittances Drop by 20 Per Cent Predicted.” *UN News*, 16 June.

209. UN (2020d). “Looking Back to Look Ahead: A Rights-Based Approach to Social Protection in the Post-COVID-19 Economic Recovery.” Report of the UN Special Rapporteur on Extreme Poverty and Human Rights, New York.

210. UNDP (2019). *Human Development Report 2019: Beyond Income, Beyond Averages, Beyond Today: Inequalities in Human Development in the 21st Century*. New York: United Nations Development Programme.

211. UNDP & OPHI (2020). *Charting Pathways Out of Poverty: Achieving the SDGs.* New York and Oxford: United Nations and Oxford Poverty & Human Development Institute.

212. Vacaflores, D. (2018). “Are Remittances Helping Lower Poverty and Inequality Levels in Latin America?” *Quarterly Review of Economics and Finance* 68: 254-265.

213. Vargas-Silva, C. (2017). “Remittances Sent to and from the Forcibly Displaced.” *Journal of Development Studies* 53: 1-14.

214. Verpoorten, R., and G. Verschraegen (2010). “Formal and Informal Social Protection in Sub-Saharan Africa: A Complex Welfare Mix to Reduce Poverty and Inequality.” In C. Suter (Ed.), *Inequality Beyond Globalization: Economic Changes, Social Transformations, and the Dynamics of Inequality* (Berlin: LIT Verlag Münster) pp. 311-333.

215. Waddell, B. (2015). “Migrant Remittances: An Untapped Resource for International Development?” *Sociology of Development* 1: 463-489.

216. Waidler, J. and S. Devereux (2019). “Social Grants, Remittances, and Food Security: Does the Source of Income Matter?” *Food Security* 11: 679-702.

217. Weeraratne (2020). “Migration & Remittances: Impact on Financial Behaviour of Families Left Behind in Sri Lanka.” Labour and Migration Research Series No. 201, Institute of Policy Studies of Sri Lanka, Colombo, Sri Lanka.

218. WHO (2019). *Primary Health Care on the Road to Universal Health Coverage: 2019 Global Monitoring Report.* Geneva: World Health Organization.

219. WHO (2021). “The Global Health Observatory.” Available at: https://www.who.int/data/gho

220. Withers, M. (2019). *Sri Lanka’s Remittance Economy: A Multiscalar Analysis of Migration-Underdevelopment.* London: Routledge.

221. World Bank (2018). *The Market for Remittance Services in Southern Africa.* Washington DC: World Bank.

222. World Bank (2019). "Migration and Remittances: Recent Developments and Outlook." KNOMAD and World Bank Migration and Development Brief No. 31.

223. World Bank (2020a). "ASPIRE: The Atlas of Social Protection Indicators of Resilience and Equity." Available at: https://www.worldbank.org/en/data/datatopics/aspire

224. Zamora, R. and S. Olvera (2020). "The 3 x 1 Program for Migrants in Mexico: Boom, Decline, and the Risks of the Disappearance of Transnational Institutionalized Philanthropy." *Migration Letters* 17: 853-860.

225. Zwedu, G. (2019). "Remittance Flows, Remitting Behavior and Utilization Patterns: The Case of Ethiopia." *Social & Cultural Geography*. Available at: https://doi.org/10.1080/14649365.2019.1685677

MIGRATION POLICY SERIES

1 *Covert Operations: Clandestine Migration, Temporary Work and Immigration Policy in South Africa* (1997) ISBN 1-874864-51-9

2 *Riding the Tiger: Lesotho Miners and Permanent Residence in South Africa* (1997) ISBN 1-874864-52-7

3 *International Migration, Immigrant Entrepreneurs and South Africa's Small Enterprise Economy* (1997) ISBN 1-874864-62-4

4 *Silenced by Nation Building: African Immigrants and Language Policy in the New South Africa* (1998) ISBN 1-874864-64-0

5 *Left Out in the Cold? Housing and Immigration in the New South Africa* (1998) ISBN 1-874864-68-3

6 *Trading Places: Cross-Border Traders and the South African Informal Sector* (1998) ISBN 1-874864-71-3

7 *Challenging Xenophobia: Myth and Realities about Cross-Border Migration in Southern Africa* (1998) ISBN 1-874864-70-5

8 *Sons of Mozambique: Mozambican Miners and Post-Apartheid South Africa* (1998) ISBN 1-874864-78-0

9 *Women on the Move: Gender and Cross-Border Migration to South Africa* (1998) ISBN 1-874864-82-9

10 *Namibians on South Africa: Attitudes Towards Cross-Border Migration and Immigration Policy* (1998) ISBN 1-874864-84-5

11 *Building Skills: Cross-Border Migrants and the South African Construction Industry* (1999) ISBN 1-874864-84-5

12 *Immigration & Education: International Students at South African Universities and Technikons* (1999) ISBN 1-874864-89-6

13 *The Lives and Times of African Immigrants in Post-Apartheid South Africa* (1999) ISBN 1-874864-91-8

14 *Still Waiting for the Barbarians: South African Attitudes to Immigrants and Immigration* (1999) ISBN 1-874864-91-8

15 *Undermining Labour: Migrancy and Sub-Contracting in the South African Gold Mining Industry* (1999) ISBN 1-874864-91-8

16 *Borderline Farming: Foreign Migrants in South African Commercial Agriculture* (2000) ISBN 1-874864-97-7

17 *Writing Xenophobia: Immigration and the Press in Post-Apartheid South Africa* (2000) ISBN 1-919798-01-3

18 *Losing Our Minds: Skills Migration and the South African Brain Drain* (2000) ISBN 1-919798-03-x

19 *Botswana: Migration Perspectives and Prospects* (2000) ISBN 1-919798-04-8

20 *The Brain Gain: Skilled Migrants and Immigration Policy in Post-Apartheid South Africa* (2000) ISBN 1-919798-14-5

21 *Cross-Border Raiding and Community Conflict in the Lesotho-South African Border Zone* (2001) ISBN 1-919798-16-1

22 *Immigration, Xenophobia and Human Rights in South Africa* (2001) ISBN 1-919798-30-7

23 *Gender and the Brain Drain from South Africa* (2001) ISBN 1-919798-35-8

24 *Spaces of Vulnerability: Migration and HIV/AIDS in South Africa* (2002) ISBN 1-919798-38-2

25 *Zimbabweans Who Move: Perspectives on International Migration in Zimbabwe* (2002) ISBN 1-919798-40-4

26 *The Border Within: The Future of the Lesotho-South African International Boundary* (2002) ISBN 1-919798-41-2

27 *Mobile Namibia: Migration Trends and Attitudes* (2002) ISBN 1-919798-44-7

28 *Changing Attitudes to Immigration and Refugee Policy in Botswana* (2003) ISBN 1-919798-47-1

29 *The New Brain Drain from Zimbabwe* (2003) ISBN 1-919798-48-X

30 *Regionalizing Xenophobia? Citizen Attitudes to Immigration and Refugee Policy in Southern Africa* (2004) ISBN 1-919798-53-6

31 *Migration, Sexuality and HIV/AIDS in Rural South Africa* (2004) ISBN 1-919798-63-3

32 *Swaziland Moves: Perceptions and Patterns of Modern Migration* (2004) ISBN 1-919798-67-6

33 *HIV/AIDS and Children's Migration in Southern Africa* (2004) ISBN 1-919798-70-6

34 *Medical Leave: The Exodus of Health Professionals from Zimbabwe* (2005) ISBN 1-919798-74-9

35 *Degrees of Uncertainty: Students and the Brain Drain in Southern Africa* (2005) ISBN 1-919798-84-6

36 *Restless Minds: South African Students and the Brain Drain* (2005) ISBN 1-919798-82-X

37 *Understanding Press Coverage of Cross-Border Migration in Southern Africa since 2000* (2005) ISBN 1-919798-91-9

38 *Northern Gateway: Cross-Border Migration Between Namibia and Angola* (2005) ISBN 1-919798-92-7

39 *Early Departures: The Emigration Potential of Zimbabwean Students* (2005) ISBN 1-919798-99-4

40 *Migration and Domestic Workers: Worlds of Work, Health and Mobility in Johannesburg* (2005) ISBN 1-920118-02-0

41 *The Quality of Migration Services Delivery in South Africa* (2005) ISBN 1-920118-03-9

42 *States of Vulnerability: The Future Brain Drain of Talent to South Africa* (2006) ISBN 1-920118-07-1

43 *Migration and Development in Mozambique: Poverty, Inequality and Survival* (2006) ISBN 1-920118-10-1

44 *Migration, Remittances and Development in Southern Africa* (2006) ISBN 1-920118-15-2

45 *Medical Recruiting: The Case of South African Health Care Professionals* (2007) ISBN 1-920118-47-0

46 *Voices From the Margins: Migrant Women's Experiences in Southern Africa* (2007) ISBN 1-920118-50-0

47 *The Haemorrhage of Health Professionals From South Africa: Medical Opinions* (2007) ISBN 978-1-920118-63-1

48 *The Quality of Immigration and Citizenship Services in Namibia* (2008) ISBN 978-1-920118-67-9

49 *Gender, Migration and Remittances in Southern Africa* (2008) ISBN 978-1-920118-70-9

50 *The Perfect Storm: The Realities of Xenophobia in Contemporary South Africa* (2008) ISBN 978-1-920118-71-6

51 *Migrant Remittances and Household Survival in Zimbabwe* (2009) ISBN 978-1-920118-92-1

52 *Migration, Remittances and 'Development' in Lesotho* (2010) ISBN 978-1-920409-26-5

53 *Migration-Induced HIV and AIDS in Rural Mozambique and Swaziland* (2011) ISBN 978-1-920409-49-4

54 *Medical Xenophobia: Zimbabwean Access to Health Services in South Africa* (2011) ISBN 978-1-920409-63-0

55 *The Engagement of the Zimbabwean Medical Diaspora* (2011) ISBN 978-1-920409-64-7

56 *Right to the Classroom: Educational Barriers for Zimbabweans in South Africa* (2011) ISBN 978-1-920409-68-5

57 *Patients Without Borders: Medical Tourism and Medical Migration in Southern Africa* (2012) ISBN 978-1-920409-74-6

58 *The Disengagement of the South African Medical Diaspora* (2012) ISBN 978-1-920596-00-2

59 *The Third Wave: Mixed Migration from Zimbabwe to South Africa* (2012) ISBN 978-1-920596-01-9

60 *Linking Migration, Food Security and Development* (2012) ISBN 978-1-920596-02-6

61 *Unfriendly Neighbours: Contemporary Migration from Zimbabwe to Botswana* (2012) ISBN 978-1-920596-16-3

62 *Heading North: The Zimbabwean Diaspora in Canada* (2012) ISBN 978-1-920596-03-3

63 *Dystopia and Disengagement: Diaspora Attitudes Towards South Africa* (2012) ISBN 978-1-920596-04-0

64 *Soft Targets: Xenophobia, Public Violence and Changing Attitudes to Migrants in South Africa after May 2008* (2013) ISBN 978-1-920596-05-7

65 *Brain Drain and Regain: Migration Behaviour of South African Medical Professionals* (2014) ISBN 978-1-920596-07-1

66 *Xenophobic Violence in South Africa: Denialism, Minimalism, Realism* (2014) ISBN 978-1-920596-08-8

67 *Migrant Entrepreneurship Collective Violence and Xenophobia in South Africa* (2014) ISBN 978-1-920596-09-5

68 *Informal Migrant Entrepreneurship and Inclusive Growth in South Africa, Zimbabwe and Mozambique* (2015) ISBN 978-1-920596-10-1

69 *Calibrating Informal Cross-Border Trade in Southern Africa* (2015) ISBN 978-1-920596-13-2

70 *International Migrants and Refugees in Cape Town's Informal Economy* (2016) ISBN 978-1-920596-15-6

71 *International Migrants in Johannesburg's Informal Economy* (2016) ISBN 978-1-920596-18-7

72 *Food Remittances: Migration and Food Security in Africa* (2016) ISBN 978-1-920596-19-4

73 *Informal Entrepreneurship and Cross-Border Trade in Maputo, Mozambique* (2016) ISBN 978-1-920596-20-0

74 *Informal Entrepreneurship and Cross-Border Trade between Zimbabwe and South Africa* (2017) ISBN 978-1-920596-29-3

75 *Competition or Co-operation? South African and Migrant Entrepreneurs in Johannesburg* (2017) ISBN 978-1-920596-30-9

76 *Refugee Entrepreneurial Economies in Urban South Africa* (2017) ISBN 978-1-920596-35-4

77 *Living With Xenophobia: Zimbabwean Informal Enterprise in South Africa* (2017) ISBN 978-1-920596-37-8

78 *Comparing Refugees and South Africans in the Urban Informal Sector* (2017) ISBN 978-1-920596-38-5

79 *Rendering South Africa Undesirable: A Critique of Refugee and Informal Sector Policy* (2017) ISBN 978-1-920596-40-8

80 *Problematizing the Foreign Shop: Justifications for Restricting the Migrant Spaza Sector in South Africa* (2018) ISBN 978-1-920596-43-9

81 *Rethinking the South African Medical Brain Drain Narrative* (2019) ISBN 978-1-920596-45-3

82 *Deadly Denial: Xenophobia Governance and the Global Compact for Migration in South Africa* (2020) ISBN 978-1-920596-46-0

As the role of migrant remittances for poverty reduction, economic growth and sustainable development in sending countries gains increasing attention, this report reviews the evidence for the linkages between remittances and the social welfare of receiving households, communities and countries, as well as remitters themselves. In low and middle-income countries, where national social security systems have been underdeveloped, monetary and other assistance by family and community members have long constituted an important form of non-state social welfare. Rooted in social relationships and networks of family, kinship connections and social community, individual remittances offer informal mechanisms of social protection. The report finds that, while remittances may positively affect the social welfare of recipients, they are not a replacement for public forms of social protection. The compensatory effects of remittances on human welfare are complements to and not substitutes for the established state responsibilities for effective social policies and social protection. These external flows are seen to stabilize national economies and contribute to economic growth. Nevertheless, they produce difficult burdens for marginal remitters, especially when social programmes are weak in sending areas. The weak inclusion of these remitters in the social protection programmes of migrant-receiving countries is another dimension of remittances and social welfare that requires more attention.

BALSILLIE SCHOOL OF INTERNATIONAL AFFAIRS
IMRC International Migration Research Centre
SAMP
UNIVERSITY of the WESTERN CAPE